THE ONLY NEWSPAPER in Englewood DELIVERED BY U. S. MAIL CARRIER

ENGLEWOOD SULLIVAN'S TIMES

THE NEWSPAPER THAT HAS SERVED ENGLEWOOD FOR THE PAST 37 YEARS

VOL. XXXIX—No. 20 CHICAGO, FRIDAY, DECEMBER 26, 1924 $1.00 PER YEAR

Yes, Our Christmas Business Has Been Fine

It pays to advertise and live up to every word of what is said in ads.

My personal best wishes for a Merry Christmas and a Prosperous and Happy New Year to everyone.

GEO. B. DOW
DEALER IN PIANOS OF QUALITY
336-338 WEST SIXTY-THIRD STREET
Three Blocks East of Normal Blvd. Phone Wentworth 0261-0262

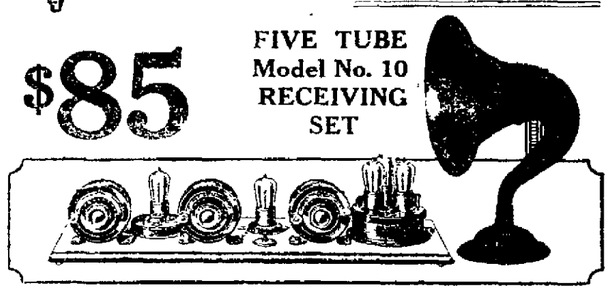
IMPORTANT
Be Sure and Have Your Spine X-Rayed Before Taking Chiropractic Adjustments

ALTA M. JOHNSTON
PALMER SCHOOL GRADUATE
— in —
CHIROPRACTIC AND X-RAY SERVICE
153 West 69th Street
Rooms B, C and D Phone Wentworth 2481
Hours: 1 30 to 4; 7 to 8. Mon., Wed. and Fri. Eves.

Radio and Phonograph Combination
$195.00
COMPLETE READY TO ENJOY
Installed Complete on Time Payments

Victor Victrolas For Radio Installation

$85 FIVE TUBE Model No. 10 RECEIVING SET



H. REICHARDT
TALKING MACHINE SHOP
6421-23 S. HALSTED ST.

STEPANEK'S CORSET SHOP
6715-17 S. HALSTED ST.
Phone: Englewood 0120—Englewood 9597

After Xmas Clearing
On All Corsets and Ladies' Accessories

Starting today, radical reductions will prevail on all Christmas and holiday merchandise remaining from the many yuletide sellings at season reduction prices. This after Christmas clearing is an occasion for economical buying; every woman should take advantage of it. Shop during early morning hours for more satisfactory selection. Very timely for the redemption of gift certificates or expenditure of Christmas money.

ENGLEWOOD HAPPENINGS.

Mrs. George Rugg is still seriously ill at her home, 6740 Perry ave.

Mrs. W. Craft, 6505 Harvard ave., has left for Coroapolis, Pa.

Miss Julia Barney has been at home with a lame ankle, but is better and able to be out again.

Pennoyer Bixel is at home at 12007 Princeton ave. for the Christmas vacation.

Miss Florence Wexelberg of 140 68th st. is very ill in the Deaconess hospital.

Miss Mildred Wagner of 6553 Harvard ave. is spending the holidays with friends in Michigan.

Mr. and Mrs. George F. Gordon of 6652 Harvard ave. entertained at the Blackmore Christmas day.

Mr. and Mrs. Ransom Rice have returned from their summer home in Petoskey, Wis.

Radio and auto batteries recharged, called for and delivered. Ballantine Electric Co., 723 W. 66th st., Wentworth 7642. Open 8 a. m. to 8 p. m.—Adv.

Mrs. Helen Sawers of 419 W. 62nd st. is home from the Englewood hospital and is improving in health.

Robert Barr of 7434 Princeton ave. is at home from the University of Illinois for the Christmas holidays.

Mrs. Wands delighted the guests of Dr. and Mrs. C. C. Travis last Sunday evening at the Fellowship hour by reading the Christmas story.

Mrs. Debbie Lovewell is ill at her home, 6058 Wentworth ave. She had been visiting her son, Frank, in Boston, and was taken ill while there.

Christmas gifts and greeting cards. Our selection unequalled. Frank Kellner, 443 W. 63rd st. Postoffice is two doors west of us. —Adv.

The class of young ladies of the Second United Presbyterian, taught by Mrs. Ethel Carlman McCullough gave baskets to four families, playing Santa Claus to twenty children.

Mr. and Mrs. Chester Sandy, old time residents of Englewood, are visiting with Mrs. A. Campbell, 5350 Michigan blvd., Mrs. Sandy's mother, during the holidays.

Cards have been received from Mrs. Myrtie Leslie formerly of Englewood but now of Juneau, Alaska, saying she is enjoying the Christmas holidays in San Diego, Cal.

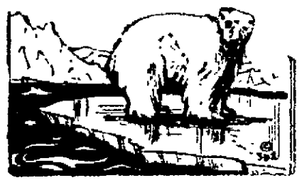
Mr. and Mrs. William P. Bramm of 319 61st st., announce the birth of a daughter, Martha Louise, at the Chicago Memorial hospital on December 11, 1924.

Dr. C. C. Travis, pastor of the First Englewood M. E. church will take as his sermon on the last Sunday of the year, December 28, "Keeping the Faith."

Dr. Hesse, who is well known among the chiropractic profession of Englewood and vicinity, died Sunday from the effects of an accident of several weeks ago, when she was struck by an automobile. Funeral services were held Tuesday at 2 o'clock at 2711 N. Clark st.

See Ira N. Odell for real estate, loans, insurance. List your property with him for quick sales. 244 W. 63rd st. Phone Went. 4100.—adv.

The Christmas program given Sunday evening at the Second United Presbyterian church was of unusual merit. The choir sang four Christmas anthems, Miss Lorna Anderson and Mrs. Ethel Carlman McCulloch sang selections from the "Messiah" and Mr. Meirers, who possesses a wonderful tenor voice, sang "Star of Bethlehem."



Kerman's
Fur Sale

Very attractive prices on our entire stock of Furs up to Christmas.

Kerman
6522 S. Halsted St.
Wentworth 9006

This Is the Real "Home-Coming" Week

How many strange faces one sees on the streets this week! Most of them not exactly strange, but old familiar faces that we have missed for awhile and are now "back home" to spend the holidays with parents, sons and daughters. It is the one week of the entire year that we forget the stress and storms of our business lives, and are renewing the friendships and affections of past years. It is a season of gladdened hearts, the good old mother and father rest secure in the love and respect of their offspring, who have come to the big city to dwell and made their homes here. The young who have sought their destiny elsewhere are back in the old home nest to be children again with their loved father and mother. It is a glorious time and rekindles all that is good and true in our bosoms. The youth who are "away at school" also share in the season's joyousness and after the past semester's hard plugging are enjoying well earned rest and recreation. Their bright, happy faces are an inspiration to the old, and their cheery greetings make one young again. The festivities of the season are many, dance and party, family reunions and impromptu gatherings of old friends that will leave many happy memories long after the Christmas week has become history. Who does not enjoy it? The angelic salutation, "Good will to men" seems instilled in the hearts of all people and it is truly a season of great joy.

The Abuse of Credit

One of the strange things about giving credit, is the cheerful manner in which the debtor receives it, and the surly manner in which they treat any effort to collect it. It is not only people of small means who are loath to pay, but the hardest element is those who have the money but are insulted when asked to pay. The retail business is getting to be more of a strictly cash business and is the only fair way to do, but there are some businesses in which it is absolutely necessary to grant credit, and the experiences of collecting even the smallest amounts is very disagreeable. The "chain stores" and "cash and carry" institutions are doing much to wean people from the extravagancies and folly of credit, and some day customers will be ashamed to ask credit of anyone.

PAID LOCALS

Special Christmas dinner served. Make reservations early. Moon's Tea Room, southwest corner 63rd and Normal, upstairs.—(adv.)

Dennison Christmas tags, seals, cards and decorations. Frank Kellner, 443 W. 63rd st.—Adv.

When choosing a gift see our framed pictures, art glass, luster ware and Kopper Kraft novelties. Foreman's Art store, 430 W. 63rd st.—Adv.

See Maasberg (28 yrs. in Englewood) for upholstering, refinishing, moving, expressing, packing, storage. 340 63rd st. Normal 0673.—Adv.

Whitmer and company, carpet cleaners and weaving. Wentworth 0043.—Adv.

Last year's clothes can be made like new if you have them cleaned by "Charley," the good cleaner, 343 W 63rd st., phone Went. 1617.—Adv.

Harry A. Carr, formerly of the Harry A. Carr Shoe company is now located at Walk-Over Shoe Store, 6440 S. Halsted st. Phone Englewood 4508.—adv.

Christmas gifts and greeting cards. Our selection unequalled. Frank Kellner, 443 W. 63rd st. Postoffice is two doors west of us. —Adv.

Be on Time
START THE
New Year Right

TRADE IN
Your Old Watch
and
Buy a New One

Ed. Jensen
JEWELER and OPTICIAN
6102 S. Halsted St.

A Happy New Year to All

It again becomes our pleasure to wish our readers the sincerest compliments of the season, done up in the hearty "Happy New Year." We have passed many New Years together, many of us, and each seems happier than the ones gone before, and we hope this one of 1925 may be no exception to the rule. Englewood never has been a "boom" town, but it's progress has been steady and unfailing. The coming year should bring us even greater advancement than ever before. Our many improvement and civic organizations have laid out programs for the new year that will mean much to our good old town, and we bespeak for them the heartiest cooperation of all of our citizens. The Times certainly has great plans of advancement for the coming year, and we shall strive as ever to give our readers all of the news worth printing of a local character, eliminating the unfit and sensational. We ask the kindly co-operation of our readers and promise them full returns in the shape of a clean, decent home paper.

Hardships of the Everlasting "Drives"

Ever since the World War, when it became necessary to raise large sums of money and supplies, the organized drive has become a regular occupation for many and scarce a week or day goes by that one is not solicited to contribute to some cause that may be deserving, but that are so multiplied that it has become a serious burden on the family of small means. The "tag-day" is the smallest of these, and few object to the small amounts they exact, but most of the popular drives demand sums that many do not feel able to give, and yet rather than be considered stingy, mean, or niggardly, they put down their names for amounts often times badly needed at home. The average family generally needs all of its income, not only for family sustenance, which is no small matter these days of luxury, but there are children to be educated and oft times sickness and hospital bills to be paid, and maybe the home is not paid for yet, and every penny must be accounted for to make the family income meet the necessary living expense. Also it must be remembered that the "rainy day" must be considered and that the earning years of the head of the family are growing fewer, and that comfortable little provision for old age and infirmity must not be over looked, and woe to them who approach that stage without a nice savings account or a few profitable investments to fall back upon. Be liberal, but first be just to your family and yourself.

Englewood Locals Continued On Page 6

Dennison Christmas tags, seals, cards and decorations. Frank Kellner, 443 W. 63rd st.—Adv.

See Ira N. Odell for real estate loans, insurance. List your property with him for quick sales. 244 W. 63rd st. Phone Went. 4100.—adv.

Select your engraved personal greeting Christmas cards now. We have some very unusual cards, also some very unusual values. Foreman's Art Store, 430 W. 63rd st.—Adv.

Whitmer and Company, Carpet Cleaners and Weaving. Wentworth 0043.—adv.

Christmas gifts and greeting cards. Our selection unequalled. Frank Kellner, 443 W. 63rd st. Postoffice is two doors west of us. —Adv.

Christmas and New Year cards, booklets. Homebrook, 231 W. 63rd st.—Adv.

Edward Labes
FURRIER

Good Values in All Kinds of Furs

Special Prices in Repairing and Remodeling

SUCCESSOR TO
Labes & Fleisher
335 W. 63rd St.
Wentworth 2910

At this Holiday Season, we wish to express our appreciation to our friends who have made possible the success we have enjoyed during the past year. We now wish to extend to you, not as a customer alone, but a friend, the best of wishes for the coming year.

C. Frank Berg Co.
336 West 63rd Street
STORE FOR MEN

TO MY many friends and patrons I wish a Happy, Prosperous New Year, and extend my thanks for your generous patronage.

See SCHMITT'S EXCLUSIVE MILLINERY
337 West 63rd Street
We Close Monday and Wednesday Nights

Take Chiropractic Adjustments and Enjoy Good Health

THE Neurocalometer locates the cause of your trouble and adjustments given according to readings.
Neurocalometer Readings By Appointment

CHAS. E. CLAPPER, D.C.
PALMER GRADUATE
CHIROPRACTOR
334 West 63rd St.
Office Phone Wentworth 6122 House Phone Normal 3728

May the Year 1925 Be One of Prosperity and Happiness for Both You

and

JOSEPH A. HUGUELET'S
ENGLEWOOD Flower SHOP
6132 S. HALSTED St. PHONE NORMAL 0234

Consider Your Future

It may be well to think over your plans for the future and then act in preparing for whatever accomplishment you have decided upon.

Naturally, opportunity and accomplishment require the assistance and facilities of this institution, whether you are preparing to go to college or enter the business world.

We cordially invite you to make the fullest use of our service and consult us freely.

FIRST ENGLEWOOD STATE BANK
REAL ESTATE LOAN DEPARTMENT
63rd Street at Yale Avenue

New Year Greetings

To think of old friends; to wish them good cheer; to radiate good will without pretense—that is our fervent wish for the New Year.

May you and yours enjoy this festive day to the fullest measure.

EGGERS FURNITURE CO.

6402-08 S. Halsted St.

The Rickenbacker Six and Eight

in the various EXQUISITE MODELS is the last word in modern motor cars—possessing graceful proportions and superb appointments.

The Rollin Four

is a scientific contribution, a good-looking, trim automobile—equipped with internal four-wheel brakes and balloon tires. See these models before making your final decision.

RICKENBACKER CARS — ROLLIN CARS

Towing from All Parts of the City Phone Drexel 6883

Garfield State Motor Sales and Garage

WM. A. MISCH, Mgr.

STORAGE AND WASHING

Guaranteed Repairing, Overhauling and Rebuilding All Makes of Cars

5429-37 S. State Street

DAY AND NIGHT SERVICE

THE BIG BROTHERS

Wish You

A Merry Christmas

and

A Happy New Year

For the Good You Have Done in the Past

All kinds of apples in barrel, bushel and box lots. Cider, honey, cranberries and sweet potatoes.

We Still Have 2 Carloads of the Famous

IDAHO RUSSET POTATO

Guaranteed To Keep Until Next July

All Kinds of Live and Dressed Poultry, Fruits and Vegetables—at Wholesale

WE DELIVER EVERYWHERE

Samuel H. Bransky

648-50 West 63rd Street

Phones: Englewood 6963-0104, Wentworth 2857

Established 32 Years at the Same Old Stand

FRANK M. FULTON

COAL

Phone Wentworth 0252
Englewood 9297

228 W. 62nd STREET

"Jackson Park Coffee"

A Strictly High Grade Special Blend

In One Pound Sealed Package — Ask Your Grocer

DISTRIBUTED BY

Frank C. Weber & Co.

WHOLESALE GROCERS

6315 Lowe Ave. Tel. Wentworth 0182

ALL THE CHURCHES

Announcements of All Denominations for Next Sunday Services

THE PEOPLE'S LIBERAL CHURCH
R. A. White, D.D., Minister
65th St. and Stewart Ave.

At People's Liberal church: Morning service, 10:30, sermon subject, "What the New Revelation Reveals About Jesus" (Broadcast from WBCX.) Organist, Mrs. Mae Jackson; soloist, Rene Lund. Sunday school, 12:29 p. m. Dr. White's young people's class, 12:30 p. m. Everybody cordially welcome.

CHRISTIAN SCIENCE
Harvard Ave. and Marquette Rd.

At Fourth Church of Christ, Scientist: Sunday services at 10:45 a. m.; evening at 7:45. A Wednesday evening testimonial meeting is held at 8 o'clock. The public is cordially invited to attend these services and meeting. Subject, December 28, "Christian Science." A free reading room at 6308 Harvard ave. is open to the public daily.

PILGRIM CONGREGATIONAL CHURCH
Rev. F. L. Hanscom, Minister
64th St. and Harvard Ave.

At Pilgrim Congregational church: Morning service, 10:30; subject of sermon, "God's Method for Saving the World."

THE LATE HENRY S. WILCOX SPIRITUAL CHURCH
Mission of Love No. 30
Clara J. Francisko, Minister
5922 Lowe Ave.

Meets every Sunday at 3 and 8 p. m. Circles Wednesday at 2 p. m. and Fridays at 8 p. m. Consultation by appointment only at her home, 5922 Lowe ave. Everybody welcome. Phone Wentworth 3630.

COVENANT BAPTIST CHURCH
Normal Blvd. and 60th Pl.
Chas. M. Kessler, Pastor

At the Covenant Baptist church: Sunday school at 9:30; classes for all ages. There will be the regular worship and preaching services at 11 a. m. and 7:30 p. m. Arrangements have been made by the pulpit committee to have a regular supply each Sunday until a new pastor is called. Several splendid speakers will conduct services the next few Sundays. Young people's meeting at the regular hour, 6:30. Everybody welcome.

FIRST SPIRITUAL CHURCH MISSION
Organized to Assist Destitute Crippled Children
Meets Sundays at Normal Hall, 6908 S. Halsted St.
L. E. Eastwood, Pastor, Phone Normal 3688

Healing, 2:30; conference, 3:00; circle, 4 p. m. Second Wednesday each month, 8 p. m. healing and tests. Fourth Wednesday each month, 8 p. m., social and bunco.

THOBURN M. E CHURCH
64th and S. Paulina Sts.
Dr. John H. DeLacy, Pastor

At Thoburn M. E. church: Preaching services, 11 a. m. and 7:45 p. m. Large Thoburn orchestra and choir. Sunday school, 9:45 a. m. and Epworth League at 6:30 p. m. All are welcome.

ST. BERNARD'S CATHOLIC CHURCH
66th St. and Stewart Ave.
Rev. J. F. Ryan, Pastor.

Masses Sunday at 6, 7, 8, 9, 10 and 11 o'clock, the last being a High Mass. Sunday school at 2:30. Baptisms at 4 p. m. Masses week days at 7 and 8 o'clock. "Holy Hour" Sunday evening 7 to 8 o'clock.

ATONEMENT EVANGELICAL LUTHERAN CHURCH
70th and Laflin streets
L. O. Cooperrider, Pastor

INTERNATIONAL BIBLE STUDENTS' ASSOCIATION
11145 Michigan Ave.

Services Sunday, 10:45 a. m. and 7:45 p. m. Bible study classes. Tuesday, Geo. E. Gale, 2325 W. 108th Pl.; Thursday, Harry F. Palmer, 1753 W. 96th St., Thursday, R. Ray, 1470 W. 111th St. The Christian's prayer soon to be answered, "Thy kingdom come. Thy will be done." "Millions now living will never die." Zeph. 2:3. If discouraged and heart-sick, come and receive a tonic from this beautiful prophecy, becoming a present day reality. No collections.

THE SPIRITUALISTIC MISSIONARY BUREAU OF CHICAGO
Rev. Lora M. Bott, President

The Spiritualist Missionary Bureau holds services through the entire summer, every Wednesday, 2:30, lecture, healing and message circles. Everybody welcome.

AUBURN PARK METHODIST CHURCH
75th St. and Harvard Ave.
O. W. Taylor, Minister

DREXEL PARK PRESBYTERIAN CHURCH
6359 S. Marshfield Ave.
Clinton C. Cox, Minister
6353 S. Marshfield Ave. Rep. 0871

THE AUBURN PARK METHODIST EPISCOPAL CHURCH
75th Street and Harvard
O. W. Taylor, Minister

FIRST MENNONITE CHURCH
73rd and Laflin
M. M. Lehmann, Pastor
Residence, 1500 W. 72nd Place
Telephone Stewart 4330

FIRST CHURCH HIGHER SPIRITUALISM
Anderson's Hall, 69th and Halsted Streets

ST. BARTHOLOMEW'S CHURCH
Stewart Ave. and N. Normal Pkway.
Rev. Howard R. Brinker, Rector
Phone Englewood 2297

At St. Bartholomew's church: 7:30 a. m., Holy Eucharist. 9:30 a. m., church school. 11 a. m., Holy Eucharist and sermon by the Rev. H. R. Brinker. 7:30 p. m., evensong and sermon by the Rev. H. R. Brinker.

AUBURN PARK METHODIST CHURCH
W. 75th and Harvard Ave.
Kirk Waldo Robbins, Pastor
Residence 7730 Lagoon Ave.

Public worship 11:0 m. and 7:45 p. m. Sunday school, 9:45. Epworth League, 6:30 p. m.

ENGLEWOOD BAPTIST CHURCH CHURCH
Englewood and Stewart Aves.
Charles Alvin Brooks, Pastor

At Englewood Baptist church: 10:30, "Yet Another Year," Dr. Brooks. 12:15, Sunday school; classes for all ages. 6:30, B. Y. P. U. services. 7:30, "Ring Out the Old," Dr. Brooks.

SOUTH SIDE SEVENTH DAY ADVENTIST CHURCH
60th Pl and Princeton Ave.
Frederick A. Wright, Pastor
316 W. 60th Pl.

Regular Sabbath services every Saturday beginning at 10 a. m. Sabbath school, 10 o'clock. Preaching, 11:30 a. m. and Missionary Volunteers meet at 4:30 p. m. Christian Fundamental Bible school Monday night at 8 o'clock. Mid week evangelistic services Wednesday night at 8 o'clock. Children's meetings each Monday, Wednesday, and Saturday at 3 p. m.

GARFIELD BOULEVARD METHODIST CHURCH
Garfield Blvd. at Emerald Ave.
George Taylor Nesmith, Pastor

Services: Sunday school, 9:45 a. m. morning worship, 10:45 a. m. Evening service, 7:45 p. m. Mid-week prayer meeting, Wednesday, 8 p. m.

ST. CARTHAGE'S CATHOLIC CHURCH
73rd St. and Yale Ave.
Rev. D. H. Riordan, Pastor

Masses Sunday at 7, 8:30, 9:30, 10.30 and 11:15. Sunday school after 8:30 mass. Baptisms at 4 o'clock. Mass on week days at 7 o'clock.

NORTH CONGREGATIONAL CHURCH
59th and La Salle Sts.
Rev. John John, Minister

Sunday school, 9.30 a. m. Morning worship, 10:45. Fellowship meeting, 7 p. m. Evening worship, 7:45 p. m. Prayer meeting Wednesday evenings at 7:45

BISHOP CHENEY MEMORIAL CHURCH
70th St. and Yale Ave.
Rev. E. J. Sonne, Rector

At Bishop Cheney Memorial church: Morning prayer and sermon at 11. Sunday school, 9:30 a. m.; classes for all ages. Christian Endeavor, 7 p. m. Holy communion the first Sunday of each month. Large choir and special soloists together with large new Moller pipe organ render sacred hymns. Our new large edifice is one of the most beautiful in the city and the spirit of Christian fellowship dwells within. A real church home with a simple dignified service awaits you. All are cordially welcomed.

STARLIGHT SPIRITUALIST CHURCH
G. A. R. Hall
6236 Princeton Ave.

Starlight Spiritualist church meets every Sunday at 3 and 8 p. m. Good speakers. Everybody welcome. Mrs. E. Lewis, president.

NAZARENE CHURCH
Church of the Common People
64th St. and Eggleston Ave.
W. G. Schurman, Pastor

At the Nazarene Church: 8:30 a. m., prayer. 9:30, Sunday school. 10:30, preaching service. 2:30 p. m., children's meeting. 6:30, young people's service. 7:45, evangelistic meeting; preaching by the pastor.

EMERALD AVENUE PRESBYTERIAN CHURCH
Emerald Ave. and Marquette Road
Richard D. Hughes, Minister

At Emerald Ave. Presbyterian church: Bible school, 9:30 a. m. Morning worship, 11 a. m. Vespers, 4:30 p. m. Christian Endeavor, 6:30 p. m.

HOLY CROSS-IMMANUEL CHURCH (Episcopal)
5843 S. Morgan St.

At Holy Cross Immanuel church: Services, 7:30 a. m. and 11 a. m. every Sunday. Good choir and music. Everybody welcome.

JULIA GAY MEMORIAL METHODIST CHURCH
Garfield Blvd. at Paulina Street
Arthur W. Mohns, Pastor

MARLBORO PRESBYTERIAN CHURCH
68th and Robey Sts.

ENGLISH EVANGELICAL LUTHERAN CHURCH OF OUR REDEEMER
6430 Harvard Ave.
Rev. G. Schuessler, Pastor

Service, 10:45 a. m. Sunday school and Bible school at 9:45 a. m.

GRACE EV. LUTHERAN
(Ohio Synod)
Marshfield Ave. and 61st St.
(Formerly of 167 W. 23rd Pl.)

CHANDLER M. E. CHURCH
72nd and Carpenter Sts.

ST. MARY OF MOUNT CARMEL CATHOLIC CHURCH
67th and Page Sts.

MARQUETTE ROAD BAPTIST CHURCH
Marquette Rd. and Laflin St.
Arthur C. Hodgson, Pastor

GERMAN EVANGELICAL ZION'S CHURCH
70th St. and Union Ave.
The Rev. C. E. Hoffsten, Pastor

GRACE EVANGELICAL LUTHERAN CHURCH
(Ohio Synod)
Rev. Walter Wietzke
Marshfield Ave. and 61st St.

GERMAN EVANGELICAL ZION'S CHURCH
Rev. M. Lienk, Pastor
9987 Throop St. Beverly 3212

ATONEMENT LUTHERAN CHURCH
70th and Laflin Streets
Rev. L. O. Cooperrider, Pastor

ASHLAND CHRISTIAN CHURCH
Cor. 62nd and Laflin Sts.
J. M. Rudy, Pastor

ENGLEWOOD CHRISTIAN CHURCH
66th Pl. and Stewart Ave. C. G. Kindred, Minister
7320 Princeton Avenue

Fur Facts

Wolves

By Harry Himmel

The American wolf or timber wolf is found in the wild regions of North America, as far north as 27 degrees northern latitude. He is quite as large, if not larger, than the Siberian wolf. He averages in length from five to six feet, and grows to a still larger size in the extreme north. In color he is a grizzly gray, showing reddish in some specimens, and black in others. Those in the Churchill district of the Hudson Bay company have almost white hair, while those from Eskimo bay district are bluish grey in color.

Excepting the Alaskan wolves, which have coarser hair, the American wolves have a finer, denser, longer hair than their European cousins, and their skins are more valuable, especially those of the blue and white variety. The wolves live in burrows, with several outlets, where the young ones are born in litters of from four to five, or sometimes even more.

The formation of the skull and dentition approach closely that of the dog. In fact, the resemblance between the northern wolves and the domestic dog of the Indians is so great that the size and strength of the wolf is merely a variation of the gray wolf, the Indians reporting that quite frequently one or two black whelps are found in a litter of gray wolves.

In Alaska the wolves prey on reindeer, and in other sections moose and elk are their victims. They always travel in packs when hunting the larger animals.

The American wolf does not differ materially from the common wolf of Europe, excepting that the latter are, as a rule, smaller in size. European wolves are still numerous in France, Hungary, Spain, Turkey and Russia. They are crafty and rapacious animals, swift of foot and destructive enemies of the sheepfold and the farmyard. In Russia and Siberia they have been known when pressed by hunger to attack isolated travelers and enter isolated villages and carry off their children. They are cowardly and sneaking in their advances, retreat rapidly if disturbed by a man or dog, and show great cunning in avoiding traps.

The Russian or black wolf is larger than the other European varieties, which are about the size of a large dog, and has long, black tipped hair with thick brownish-red under-fur. The Siberian wolf is larger than the Russian variety and has a much coarser fur, which is lighter in color.

Outside of the American gray or timber wolf we have, in this country, the coyote or prairie wolf, which is, however, rapidly disappearing before the advance of civilization. The coyote is much smaller than any of the more important species of wolves. It is a handsome animal, showing a considerable variation in color, from gray with black tips to the brown and black specimens.

Wolf skins are now being dyed black or blue or other shades and sold either for what they really are or under some fictitious name.

The largest American educational institution in the Near East is the American University of Beirut, Syria.

The United States adopted the eagle as her national emblem in 1783. It is also the ensign of Germany and Russia.

The forum in Rome is said to have been the point of convergence of twenty-four roads during the time of the Roman Empire. These roads and their branches had a total length of 52,904 Roman miles. They learned the art of road building from the Carthaginians.

Our Weekly Poem

DON'T QUIT

When things go wrong, as they sometimes will,
When the road you're trudging seems all up hill,
When the funds are low and the debts are high
And you want to smile, but you have to sigh,
When care is pressing you down a bit,
Rest, if you must, but don't you quit.

Life is queer with its twists and turns,
As every one of us sometimes learns,
And many a failure turns about
When he might have won had he stuck it out;
Don't give up, though the pace seems slow—
You may succeed with another blow.

Often the goal is nearer than
It seems to a faint and faltering man
Often the struggler has given up
When he might have captured the victor's cup.
And he learned too late, when the night slipped down,
How close he was to the golden crown.

Success is failure turned inside out
The silver tint of the clouds of doubt.
And you can never tell how close you are,
It may be near when it seems afar;
So stick to the fight when you're hardest hit—
It's when things seem worst that you mustn't quit.

Yellowstone National Park was discovered in 1807 by John Colter, a trapper, who brought news of it to St. Louis, where his story was doubted. Later, he was acclaimed the discoverer of "America's Greatest Wonder."

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MAY THIS YEAR BE THE BEST YOU'VE HAD—MAY OLD DAME FORTUNE MAKE YOU GLAD . .

NEW YEAR'S day is the international wash day when we like to remove from our record and our intentions all of the soil and grime of the past year. We wish you all a sanitary, satisfactory, spotless Happy New Year.

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AUBURN PARK MONITOR
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CHICAGO, ILL.
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GERALD E. SULLIVAN, Editor
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Entered as second-class matter, April 30, 1894, at the Post Office at Chicago (Ill.), under act of March 3, 1879.

PEOPLE'S WANTS

Copy for Classified Ads must reach our office on Wednesday before 5:00 P. M. Ads must be accompanied by the price, 15c per line (6 words to the line)

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Large studio wants to hear from ambitious men and women who have some undeveloped talent, some spare time, who want to become commercial artists. Practical training offered those who qualify. H-116, Eng. Times.

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PRACTICAL NURSE, mid aged, prefer permanent position, doctors' and patients' references. Tel. Beverly 2165.

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LOST—Ladies' monogrammed gold wrist watch; reward. W. A. Burnet, 6659 Lowe Ave. Went. 0423.

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BARGAINS—Baby carriage, like new, day-bed, new. 6512 Perry Ave.

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WANTED—MISCELLANEOUS

WANTED—Man with car to sell complete line quality auto tires & tubes, exclusive territory, exp. not necessary, salary $300 month. Milestone Rubber Co., East Liverpool, Ohio.

STOCKHOLDERS' MEETING
The annual meeting of the stockholders of The First National Bank of Englewood will be held at the office of said bank, 347-349 W. 63rd St., Chicago, on Tuesday, Jan. 13, 1925, between the hours of 8 and 3 o'clock p. m., for the election of Directors for the ensuing year and such other business as may come before the meeting. Stock transfer books will be closed from Jan. 9 to Jan. 13, 1925, inclusive.
J. M. NICHOLS, Cashier.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

STOCKHOLDERS' MEETING
The annual meeting of the stockholders of the Commonwealth Trust and Savings Bank will be held at their offices, 6847 Wentworth Ave., Chicago, Ill., on Tuesday, Jan. 6, 1925, at 8 p. m., for the election of Directors for the ensuing year and such other business as may come before the meeting. Stock transfer books will be closed Dec. 20, 1924, to Jan. 6, 1925, inclusive.
K. L. BLOUNT, Cashier.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

STOCKHOLDERS' MEETING
The regular annual meeting of the stockholders of the West Englewood Trust and Savings Bank of Chicago, Ill., will be held at the office of the bank, 1624 W. 63rd St., Chicago, Ill., on Friday, Jan. 9, 1925, at 7:30 p. m., for the election of Directors for the ensuing year and for such other business as may come before the meeting.
JOHN BAIN, President.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

STOCKHOLDERS' MEETING
The annual meeting of the stockholders of the West Englewood National Bank will be held at their offices at 1610 W. 63rd St., Chicago, Ill., on Tuesday, Jan. 13, 1925, at 7:30 p. m. for the election of Directors for the ensuing year and such other business as may come before the meeting. Stock transfer books will be closed from Jan. 10 to Jan. 13, 1925, inclusive.
CHARLES A. DUNKIN, Cashier.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

STOCKHOLDERS' MEETING
The annual meeting of the stockholders of the Mutual National Bank of Chicago will be held at the office of said bank, 7829 S. Halsted St., Chicago Ill., on Wednesday, Jan. 14, 1925, between the hours of 7 and 8 o'clock p. m., for the election of Directors for the ensuing year and such other business as may come before the meeting.
FRED KORTHAUER, Cashier.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

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GOLD MEDAL HAARLEM OIL CAPSULES
correct internal troubles, stimulate vital organs. Three sizes. All druggists. Insist on the original genuine GOLD MEDAL.

STOCKHOLDERS' ANNUAL MEETING
The annual meeting of the stockholders of the Citizens Trust and Savings Bank will be held in the offices of the bank, 6 W. 55th St., on Tuesday, January 20, 1925, between the hours of 2 and 4 o'clock P. M., for the election of a Board of Directors and the transaction of any other business that may come before the meeting. Books for transfer of stock closed from Dec. 21, 1924, to Jan. 20, 1925.
JOHN A. WOODROW, Vice-Pres. and Cashier.
Dated Chicago, December 5, 1924.
(Published in Sullivan's Englewood Times Dec. 5th, 12th, and 19th, 1924.)

STOCKHOLDERS' MEETING
The annual meeting of the stockholders of the First Englewood State Bank will be held at the offices of said bank at 233-235 W. 63rd St., corner Yale Ave., Chicago, Ill., on Tuesday, Jan. 13, 1925, at 10 a. m., for the election of directors for the ensuing year and such other business as may come before the meeting. Stock transfer books will be closed from Dec. 20th, 1924, to Jan. 13, 1925, inclusive.
ROBT. J. MITCHELL, Cashier.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

STOCKHOLDERS' MEETING
The regular annual meeting of the stockholders of the Guarantee Trust and Savings Bank of Chicago, Ill., will be held at the office of said bank, 835 W. 63rd St., Chicago, Ill., on Tuesday, Jan. 13, 1925, at the hour of 1 o'clock p. m., for the election of Directors for the ensuing year and such other business as may come before the meeting. Stock transfer books will be closed from Dec. 22, 1924, to Jan. 12, 1925, inclusive.
OTTO J. MEIER, Cashier.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

STOCKHOLDERS' MEETING
The annual meeting of the stockholders of the Sixty-third and Halsted State Savings Bank will be held at the office of said bank, 6258 S. Halsted St., Chicago, on Tuesday, Jan. 13, 1925, between the hours of 2 and 5 o'clock p. m., for the election of Directors for the ensuing year and such other business as may come before the meeting. Stock transfer books will be closed from Dec. 31, 1924, to Jan. 13, 1925, inclusive.
GEORGE LENZ, Cashier.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

STOCKHOLDERS' MEETING
The annual meeting of the stockholders of the Halsted Street State Bank will be held at the office of the bank, 6916 S. Halsted St., Chicago, Ill., on Tuesday, Jan. 13, 1925, between the hours of 3 and 5 o'clock p. m., for the election of Directors for the ensuing year and such other business as may come before the meeting. Stock transfer books will be closed from Jan. 1 to Jan. 13, 1925.
HENRY KLOESE, Cashier.
Dated Chicago, Ill., Dec. 12, 1924.
(Published in Sullivan's Englewood Times, Dec. 12, 19 and 26, 1924.)

"African Golf" Among the Indians

By Arthur Woodward

The far famed "African golf," "galloping dominoes," "craps," or, in other words, plain, ordinary dice, existed in one form or another among one hundred and thirty tribes belonging to thirty linguistic stocks of the North American Indians.

The game is one dating back to the dim borderland of the pre-historic era. Graves in Colorado, New Mexico and Arizona that were old when Caesar ruled have given up small dice in various forms.

The dice used by the different tribes are manufactured from a wide variety of materials and are of every shape, size and color.

They are made of wood, bone, shell, stone, pottery disks, ivory, peach and plum pits, beaver and woodchuck teeth, walnut shells, corn seeds, beans, split cane and brass.

All Indians, men and women, are inveterate gamblers. However, unlike our games of chance, many of the Indian games have some ceremonial and religious significance and are played only at certain times.

Others are played as we play them, for amusement and as the dough boy of the A. E. F. played, for "boo koo jack."

Indians have been known to gamble away everything their owned, including their wives and their lives, which is raising the white man's ante to a considerable degree.

As a rule, Indian dice have but two sides that are marked. These markings are of a thousand and one different designs and colors.

The dice are cast either from the hand, a cup, bowl or basket. Many of the stick dice are thrown on stones, either held in the hand or on the ground in front of the player. The object of this is to make the dice bound over and over, thus insuring a fair cast.

The Indian, even as does the white man and the African enthusiast, speaks endearingly to his gaming implements, beseeching the Great Twin Brethren, the Spider Woman or whoever happens to be the deity presiding over that particular game of chance, to cause "Lady Luck" to hover in his or her vicinity.

I have heard some of the younger generation living on the Mesa Grande Reservation coin their own phrases, decidedly modern, and have heard the elder men and women chanting gaming songs so old that even the most ancient of the tribe had forgotten the meaning of the words.

In closing it might be well to add that perhaps the only leaded dice found are those used by the Tlingits of Alaska.

The dice, samples of which are in the American Museum of Natural History, are of ivory and wood, chair shaped, one inch high, twelve-sixteenths of an inch wide at the back and ten-sixteenths of an inch at the side. There are from three to four tiny lead plugs in these dice to give weight to the pieces, and make the casting easier.

For His Car this Christmas, car heaters, priced from **1.50** up
BOB'S AUTO SHOP
712 West 63rd Street

SCHULTZ ENGLEWOOD DANCING STUDIO

Fox Trot, One Step Waltz
4 Lessons, $5.00
Buck and Wing, Soft Shoe, Clog, Eccentric, Interpretative, Toe, Technique and Theory, Acrobatic
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NEW YEAR'S GREETINGS

The staff of Sullivan's Englewood Times, pursuing its policy of thirty-seven years, extends to its readers and friends the most cordial compliments of the season and wishes them all

A Happy and Prosperous New Year

We appreciate the many favors extended to us, and promise a faithful continuance of our service in printing all the local news that is worth printing, with the same cleanliness and decency that has been our policy in past years.

Gerald E. Sullivan
P. F. Lods
Harvey Clark
Marcella Y. Carlson
Captain George Flynn
Joseph L. Claus
Stella Henry
Pauline F. Palmer
Mrs. G. C. Arthur
C. E. McCoy
Mary Stewart
Edna B. Wilder

AUBURN & GRESHAM
75th to 95th Sts.
NEWS

Gordon Wadsworth, 8820 Elizabeth st., fell on the ice last Thursday and dislocated his collar bone.

Mrs. Anne Ezell, 8500 Sangamon st., has been taken to the hospital for treatment.

Mrs. C. M. Maze, 7708 Stewart ave., is very ill at her home and unable to be out.

Miss Olive Humphreyville, 7611 Lowe ave., entertained six couples at dinner Sunday, December 14.

Mrs. Mary Harmer of La Grange, Ill., who recently had a bad fall, is still confined in the Englewood hospital.

Mr. and Mrs. Cline C. Brosius, 7947 Peoria st., have moved into their new residence, at 10170 Seeley ave.

Mr. and Mrs. Edward Cole, 7807 Union ave., are entertaining Mrs. Mae Hyde and children, Luman, Zelma, and Helen, of Flint, Mich.

Mr. and Mrs. Frank M. Hetzler of New York have been visiting with Mrs. Marion Bruch, 6357 Stewart ave., Mr. Hetzler's sister.

Mrs. Harley Yinger, 8841 Racine ave., is entertaining Mrs. Lucy Clemmer, her mother, from Hanna City, Ill.

Mrs. Gurley Humphreyville and daughter Olive, 7611 Lowe ave., spent the week-end in Beverly Hills with Mrs. Gurley's daughter.

Mrs. L. E. Lilly, 6959 May st., is going to entertain Mr. and Mrs. A. F. Deigley, 7728 Green st., for Christmas dinner.

Miss Catherine Gault, 8719 Racine ave., has returned to Chicago for the holidays from Decatur, Ga., where she teaches Spanish in the Agnes Scott College for Girls.

Mrs. Archie Stence, 7945 Elizabeth st., entertained a piano recital by the pupils of Miss Edna Maud Clark at her home last Monday evening. Another recital is being planned for January 5 at the same home.

Mrs. J. L. Fredricks of Peoria, Ill., spent several days last week with her daughter, Mrs. Elsie Peck, 7624 Union ave. She came to Chicago to attend the Job's Daughters installation held Wednesday night at the Auburn Park Masonic temple. Her granddaughter, Miss Eunice Peck, was initiated as an officer for the coming year.

T. H. Patterson, accompanied with Mae, their daughter, will visit in Paducah, Ky., in the future.

Mrs. Helen Iona Fuller, 8009 Peoria st., is spending the Christmas holidays with relatives and friends in New York City.

Mr. and Mrs. J. H. Spahr and Mr. and Mrs. J. Grantham of Gary, Ind., will be the out of town guests at a Christmas dinner at the home of Mrs. William Cotz, 8141 Ada st.

Charles Ross Hoy and Roy Hotchkiss, 7631 Paulina st., are spending Christmas and the week-end visiting with Mr. and Mrs. Clapper and family in Ottawa, Ill.

Mrs. George R. Huffman, 8810 Morgan st., was the guest at a luncheon given Saturday by Mrs. Charles Walgreen, 3972 Lake Park ave.

W. H. Merritt, 411 Winneconna ave., is entertaining his daughter, Winifred, who is home for the holidays from the Kalamazoo college, Kalamazoo, Mich.

Mrs. Thomas Harrington, 1650 W. 106th pl., is slowly recovering from an auto accident which occurred Wednesday evening, in which she was injured.

Mrs. P. Murphy, 7745 Hermitage ave., entertained twelve members of her club Wednesday night with a costume party at her home. The guests spent the evening playing bunco.

Mrs. Roger Sheehy, 7657 Halsted st., entertained the members of her Five Hundred club Wednesday evening, December 17. The tables were decorated with poinsettias.

Unique Christmas Tree At Garfield-State Garage

One of the most beautiful Christmas trees ever seen in this part of the city—one which revolves—is now on display at the popular Garfield-State Sales and Garage place, 5429-37 S. State st.

This tree was decorated by Mr. William A. Misch, in charge of the Garfield-State, and has ninety beautiful lights and many very pretty cups, etc., and is certainly a most unique tree in every respect.

The Garfield-State Motor Sales and Garage not only does a great deal of car storing, washing, repair work, etc., but handles the wonderful Rickenbacher Six and Eight cars and the Rollin Four.

Go in and see the Christmas tree and also the Rickenbacher and Rollin. You are always welcome.

Tucson, Arizona, is the only walled city in America. The wall, which at one time encircled the entire city, is in ruins at this time.

The first grain drill was invented seventy years ago by a man named Harcourt living near Rushville, Indiana.

We Wish Our Friends
a
Happy New Year

H. REICHARDT
VULCANIZING MACHINE SHOP
6421-23 S. HALSTED ST.

At the National Theatre

Minnie (Bud) Harrison is a happy Thespian. She is this season a star in her own right, at the head of one of the most compelling attractions in modern burlesque, "Beauty Paraders," coming to the National theater Sunday, December 28. To her great credit, however, "Bud," as Miss Harrison is known familiarly to her host of friends, has surrounded herself wtih a superior cast of principals who have assisted in making her show so alluring. Miss Harrison was well known in vaudeville and in pictures before she decided upon a career in burlesque, and consequently brings to this field an experience of incalculable value. No young woman in Mutual burlesque is better equipped for stardom than Miss Harrison.

Seats are now on sale for our big New Year's Eve show, starting at 11:30. Souvenirs for everybody.

Electric Locomotive Is Superior to Steam

Out of the 8,760 hours in the year, the electric engine can give 6,000 hours of service which produces revenue, and the steam locomotive less than 3,000, according to a computation recently made by William Spencer Murray of New York, widely known electrical engineer and authority on superpower.

He presented that fact and others about power tendencies at the World Power Conference at which more than thirty nations were represented.

Mr. Murray gave his viewpoint on the electrification of railroads with the statement that "the electric locomotive comes, not to supplant, but to supplement.

"The electric locomotive today and for many years to come, will have no more right to operate on lines of very light traffic than has the steam locomotive to operate on lines where the duty required or density has grown beyond its physical attributes to handle."

Disgrace to Have Diptheria, Says Rawlings

Creeping up like mercury in a thermometer on a hot day diphtheria prevalence in Illinois has risen from an average of 65 to 125 cases weekly since July, according to a bulletin issued today by Dr. Isaac D. Rawlings, state health director. The increase was not unexpected although it is distinctly deplorable since the disease is positively preventable, said the director. Over 400 of the 6,000 children in the state who have had diphtheria this year have died.

"To sacrifice child life to diphtheria in this enlightened day is disgraceful," declared Dr. Rawlings. "The disease can be prevented by vaccination and it can be cured by the use of antitoxin. Every death from diphtheria is a sign board erected by nature to downright ignorance or carelessness on the part of somebody. Parents should at once consult their family physician relative to getting their children protected against diphtheria.

"If a child is vaccinated against diphtheria he will not get the disease. If a child gets diphtheria he can be cured if antitoxin is given on the first day after onset of illness. These facts are well known to every doctor who is worthy of the name. It is the quacks and pretenders who cause trouble and who are indirectly responsible for many of the deaths from diphtheria.

"There is no reasonable excuse for losing a life because of diphtheria. The state department of health distributes antitoxin free of cost to the citizens of the state who need it. It also distributes oxin-antitoxin with which to vaccinate against diphtheria. Right new we are at the high tide of diphtheria prevalence for the year. Parents will do well to summon medical assistance immediately for any child who manifests such signs of illness as sore throat, headache, fever, nausea or similar ailments. Children will continue to have diphtheria just as long as their parents are willing to pay for it. It costs considerably more than its prevention."

During his lifetime John Wesley preached 27,000 sermons. Canon Hay Aitken, England's greatest revivalist, who hopes to surpass that record, has preached 22,000 sermons.

New Year Greetings

WE WISH TO THANK OUR MANY FRIENDS FOR THEIR 1924 PATRONAGE AND IN RESPONSE WE EXTEND A PROSPEROUS AND HAPPY NEW YEAR

U. S. Bank of Chicago
6000 S. Halsted Street

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNION HISPANO AMERICANA FIRE AND MARINE INSURANCE COMPANY
of 66 Beaver Street, New York City, in the State of New York, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of capital paid up.$ 400,000.00
INCOME
Premiums received $1,896,263.07
Interest, rents, and dividends 72,786.62
From all other sources.... 10,975.09
Total Income $1,980,124.78
DISBURSEMENTS
Losses paid during the year.$1,298,679.70
Loss adjustment expenses. 14,698.68
Agents' compensation and allowances 516,443.76
All other disbursements.... 87,742.57
Total Disbursements ..$1,917,564.71
LEDGER ASSETS
Book value of bonds and stocks $1,485,994.72
Cash in office and bank.... 670.50
Agents' balances 234,888.22
Other ledger assets..... 8,505.07
Total Ledger Assets...$1,834,150.21
NON-LEDGER ASSETS
Interest and rents..... 20,072.57
Gross Assets $1,854,222.81
DEDUCT ASSETS NOT ADMITTED 12,810.80
Admitted Assets $1,841,412.01
LIABILITIES
Total unpaid losses.....$ 490,505.00
Estimated expense of investigation and adjustment of losses 3,000.00
Total unearned premiums.. 908,906.35
Contingent commissions or other charges dues or accrued 6,000.00
Total amount of all liabilities, except capital..... 1,408,411.35
Capital paid up..$400,000.00
Surplus over all liabilities 33,000.66
Surplus as regards policyholders 433,000.66
Total $1,841,412.01
BUSINESS IN ILLINOIS
Net risks taken during the year $4,593,887.00
Net premiums received during the year..... 43,844.10
Net losses paid..... 41,210.10
Net losses incurred during year 50,541.10

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED STATES BRANCH OF THE
UNION FIRE INSURANCE COMPANY
of Paris, France, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of deposit capital..$ 200,000.00
INCOME
Premiums received $1,177,198.05
Interest, rents and dividends 67,420.64
From all other sources..... .67
Total Income $1,244,619.36
DISBURSEMENTS
Losses paid during the year.$ 739,455.72
Loss adjustments expenses. 17,504.53
Agents' compensation and allowances 411,856.95
All other disbursements... 62,367.14
Total Disbursements...$1,231,284.34
LEDGER ASSETS
Book value of bonds and stocks $1,590,680.67
Cash in office and bank.... 82,470.10
Agents' balances 247,066.32
Other ledger assets..... 200.00
Total Ledger Assets....$1,920,417.09
NON-LEDGER ASSETS
Interest and rents.....$ 16,397.29
Other non-ledger assets.... 19,518.04
Gross Assets $1,956,332.42
DEDUCT ASSETS NOT ADMITTED 203,569.87
Total Admitted Assets.$1,752,762.55
LIABILITIES
Total unpaid losses.....$ 160,336.00
Estimated expense of investigation and adjustment of losses 2,500.00
Total unearned premiums.. 1,027,008.95
Salaries, rents, bills, taxes, etc. 22,500.00
Other liabilities 84,092.55
Total liabilities except deposit capital $1,296,397.50
Deposit capital..$200,000.00
Surplus over all liabilities 256,365.05
Surplus to policyholders... 456,365.05
Total $1,752,762.55
BUSINESS IN ILLINOIS
Net risks taken during the year $6,353,524.00
Net premiums received during the year 53,575.60
Net losses paid during the year 42,595.57
Net losses incurred during the year 42,129.02

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED AMERICAN INSURANCE COMPANY
of Pittsburgh, in the State of Pennsylvania, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of capital paid up.$ 200,000.00
INCOME
Premiums received .....$ 378,715.27
Interest, rents, and dividends 48,773.76
From all other sources..... 5,584.93
Total Income .....$ 432,673.96
DISBURSEMENTS
Losses paid during the year.$ 332,189.10
Loss adjustment expenses. 10,077.68
Agents' compensation and allowances 81,697.70
All other disbursements... 117,349.77
Total Disbursements...$ 541,314.25
LEDGER ASSETS
Book value of real estate..$ 5,273.29
Mortgage loans on real estate 222,875.00
Collateral loans 500.00
Book value of bonds and stocks 509,155.11
Cash in office and bank.... 17,279.47
Agents' balances 79,502.01
Bills receivable 505.20
Other ledger assets 2,600.00
Total Ledger Assets ..$ 867,390.08
NON-LEDGER ASSETS
Interest and rents.....$ 11,235.32
Other non-ledger assets... 1,997.79
Gross Assets .....$ 881,113.19
DEDUCT ASSETS NOT ADMITTED 35,588.75
Admitted Assets .....$ 845,524.44
LIABILITIES
Total unpaid losses .....$ 71,373.22
Estimated expense of investigation and adjustment of losses 2,237.95
Total unearned premiums. 389,871.86
Salaries, rents, bills, taxes, etc. 8,955.13
Contingent commissions or other charges due or accrued 817.70
Total amount of all liabilities, except capital..... ..$ 472,385.86
Capital paid up..$200,000.00
Surplus over all liabilities 173,138.58
Surplus as regards policyholders 373,138.58
Total .....$ 845,524.44
BUSINESS IN ILLINOIS
Net risks taken during the year..... Minus $5,096,347.00
Net premiums received during the year .....Minus 6,364.70
Net losses paid 51,752.31
Net losses incurred during the year 37,247.82

Every well regulated young man may now expect to receive a handsome Christmas present or a gorgeous necktie, for which he should give "the girl" a diamond of at least a karat in size. But even a necktie is better than the Christmas cigars.

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED FIREMEN'S INSURANCE COMPANY
of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of capital paid up.$ 400,000.00
INCOME
Premiums received $1,151,898.58
Interest, rents, and dividends 110,894.39
From all other sources.... 90,374.69
Total Income $1,353,167.66
DISBURSEMENTS
Losses paid during the year.$ 497,568.76
Loss adjustment expenses.. 28,257.29
Agents' compensation and allowances 325,407.64
All other disbursements... 433,402.53
Total Disbursements ..$1,284,636.22
LEDGER ASSETS
Book value of real estate..$ 125,000.00
Mortgage loans on real estate 138,450.00
Book value of bonds and stocks 1,706,395.71
Cash in office and bank.... 142,242.76
Agents' balances 327,741.36
Other ledger assets..... 707.50
Total Ledger Assets...$2,440,537.33
NON-LEDGER ASSETS
Interest and rents.....$ 24,877.33
Other non-ledger assets... 2,132.54
Gross Assets $2,467,547.20
DEDUCT ASSETS NOT ADMITTED 18,725.23
Admitted Assets $2,448,821.97
LIABILITIES
Total unpaid losses.....$ 87,733.00
Estimated expense of investigation and adjustment of losses 3,000.00
Total unearned premiums.. 987,263.21
Amount reclaimable on perpetual policies 490,584.59
Salaries, rents, bills, taxes, etc. 32,500.00
Contingent commissions or other charges due or accrued 2,500.00
Total amount of all liabilities, except capital.....$1,603,580.80
Capital paid up..$400,000.00
Surplus over all liabilities 445,241.17
Surplus as regards policyholders $845,241.17
Total $2,448,821.97
BUSINESS IN ILLINOIS
Net risks taken during the year .....$ 102,392.03
Net premiums received during the year..... 74,937.28
Net losses paid 30,276.11
Net losses incurred during the year 36,770.11

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNION ASSURANCE SOCIETY, LIMITED
of London, England, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of capital paid up.$ 200,000.00
INCOME
Premiums received $2,125,097.60
Interest, rents, and dividends 109,741.88
From all other sources.... 14,152.33
Total income $2,348,991.81
DISBURSEMENTS
Losses paid during the year.$1,265,041.14
Loss adjustment expenses. 45,768.74
Agents' compensation and allowances 566,308.94
All other disbursements.... 505,753.45
Total Disbursements ..$2,382,872.27
LEDGER ASSETS
Book value of bonds and stocks 2,276,166.94
Cash in office and bank.... 278,276.94
Agents' balances 332,475.88
Bills receivable 200.00
Other ledger assets..... 25,304.96
Total Ledger Assets...$3,012,422.72
NON-LEDGER ASSETS
Interest and rents .....$ 26,832.00
Other non-ledger assets... 47,583.06
Gross Assets $3,086,837.78
DEDUCT ASSETS NOT ADMITTED 10,900.47
Admitted Assets $3,075,937.31
LIABILITIES
Total unpaid losses.....$ 240,814.00
Estimated expense of investigation and adjustment of losses 950.00
Total unearned premiums.. 1,990,916.11
Salaries, rents, bills, taxes, etc. 1,000.00
Contingent commissions or other charges due or accrued 1,500.00
Other liabilities 48,590.00
Total amount of all liabilities, except capital..... 2,283,680.11
Capital paid up..$200,000.00
Surplus over all liabilities 592,257.20
Surplus as regards policyholders 792,257.20
Total $3,075,937.31
BUSINESS IN ILLINOIS
Net risks taken during the year $20,092,790.00
Net Premiums received during the year..... 173,924.29
Net losses paid..... 93,612.60
Net Losses incurred during year 83,399.83

She was most anxious to find out where her husband was, so she rang up a club to which he belonged.

"Is my husband there?" she asked the hall porter.

"No, madam."

"But I haven't even told you my name," said the astonished lady.

"That's all right, madam," said the discreet porter, "nobody's husband is ever here."

Goldstein's Furniture Co.
Wishes You a
HAPPY NEW YEAR
5926-5936 S. Halsted Street

We Wish Our Friends and Patrons
A Prosperous and Happy New Year
IDEAL WET WASH
7341-43 So. State Street
PHONE TRIANGLE 1400

New Year's Greeting Cards
at
Foreman's Art Store
430 West 63rd Street

SUPPLY YOUR WANTS
through our
Classified "ADS"

LOUIS LEHNHARD & CO.
263 West 63rd Street
UNDER THE "L"
extend the greetings of the season to all their friends and patrons and wish them a Happy, Prosperous New Year.
LOU AND BILL

The Southside Printing Co.
Wishes All of Its
Friends and Patrons
a
Happy New Year
6309-11-13 S. Yale Avenue

We Wish You a
Happy New Year
Anderson & Jensen
5902-5910 S. Halsted Street

Englewood Locals

Mr. Herbert Edwards is at home for the vacation, at 6930 Perry ave.

Mrs. Walter Moore, 626 W. 64th st., is sick at her home.

Miss Donna Cooley will spend her Christmas vacation with her parents, 336 W. 65th st.

Robert Hummer, 628 W. 61st st., is at home from Culver Military Academy.

Miss Cora Mark is spending the holidays with her family in Michigan.

Mr. Clyde Phelps, 516 W. 61st st., has been promised that he will spend Christmas at home. He has been sick in St. Joseph's hospital, but is now recovering.

Notice

John L. Wellington of 6832 Lafayette ave. announces his candidacy for alderman of the 17th ward subject to the election to be held on February 24.—Adv.

Arthur Sawers, 419 62nd st., is at home for Christmas from the University of Wisconsin.

Mr. and Mrs. E. S. Swift, 443 61st st., left on December 19 for Sioux City, Iowa, where they will visit their son, Lawrence, and his family for a few weeks.

Mrs. David R. Roller of 519 60th pl. supervised the sending out of 118 baskets which was the Christmas cheer of the Dickenson chapter, O. E. S.

Commencing January 20 there will be preaching services every evening for one week at the Second United Presbyterian church, Rev. W. J. McGary of Kansas City, Kansas, will be the assisting speaker.

A few of the friends of Mrs. David R. Roller of 519 60th pl. gave her a surprise, and it was a surprise, in honor of her birthday last Friday evening.

There will be a New Year's service at the United Presbyterian church, 65th and Parnell ave., Wednesday evening, commencing at 8 o'clock and continuing to midnight.

Miss Bessie Stickles, secretary for Dr. C. G. Kindred, pastor of the Englewood Christian church, is spending the holidays with her parents at Knoxville, Ill.

Mr. and Mrs. E. F. Severin of Gary, Ind., were the guests of Mr. and Mrs. Edward W. Arff of 6343 S. Washtenaw ave. at Christmas dinner.

Mr. and Mrs. Walter W. Speck had for Christmas dinner guests Mr. and Mrs. Clare Ludlow, North Shore, Mr. and Mrs. John O. Ames, Woodlawn, Mr. and Mrs. Perrish, South Shore, and Mr. and Mrs. P. F. Lods.

On Wednesday evening, December 31, a watch Night festival will be held at the Englewood Baptist church, corner Englewood and Stewart aves. A most interesting program has been arranged including readings, music, social fellowship, collation and devotion. The festival will begin at 8:30. You are invited to attend.

Mrs. R. P. Fales, 2334 W. 109th st., has recovered from her illness.

Mr. George Brinkerhoff is very ill at his home, 6957 Union ave.

C. Burkhard & Sons, 448 W. 63rd st., extend New Year's greetings to all their friends and patrons.—Adv.

Arrangements have been completed for the Evangelistic meetings at the First Englewood M. E. church to commence January 4th and to continue until January 24. Dr. Travis will speak each evening.

Miss Laura Puller gave a short address Sunday morning before the sermon at the First Englewood M. E. church. The theme was "What the Religion of Jesus Means to Womanhood."

The Watch Night festival will be held at the Englewood Baptist church Wednesday evening, December 31, at 8:30 p. m. There will be readings, music, social fellowship, collation, and devotion. Everybody will be welcomed at a part or all of the service.

At the Englewood Baptist church, corner Englewood and Stewart aves., the Christmas program of the Chinese Sunday school will be held on Sunday afternoon, December 28, at 3 o'clock. The program will take place in the upper assembly room. All who can attend are most cordially invited.

On Tuesday evening, December 30, the Intermediate B. Y. P. U. of the Englewood Baptist church will give two plays, "Pyramus and Thisbe" and "Thank Goodness the Table Is Spread." The plays will be given in the church parlors at 7:45 p. m. and the proceeds will go towards the new church house. Admission 25c.

Dr. and Mrs. Charles Alvin Brooks, 6349 Normal blvd., are very happy to have their three daughters, Majel, Gladys and Frances, at home for the holidays. Majel has been teaching in Bensonville and Gladys in Oakland, Ill., and Frances is in her first year at Denison University.

Mr. and Mrs. J. A. Stephens of 6745 Perry ave., are very happy to have their two sons, Norval and Burton, at home for the holidays. Norval is attending the University of Wisconsin and Burton is at Beaver Dam.

The Christmas Entertainment of the First Englewood M. E. church was given Tuesday evening. The cast was taken from the Sunday school and presented the sketch entitled "Anita's Secret" in a very delightful way. Santa Claus was there with his delightful Christmas spirit.

Mr. and Mrs. Edward W. Arff of 6343 S. Washtenaw ave. will be host and hostess at a New Year's Eve. party to be given in honor of their daughter, Miss Anna Marie Arff. Miss Arff has recently recovered from a short seige of tonsilitis.

Every Wednesday evening at the First Englewood M. E. church during the month of January, will be known as "Family Night." There will be a supper, a film lecture, and short talks on evangelistic themes.

Mr. and Mrs. George Stanton, 6560 Yale ave., left last week for several months' stay in Florida.

Miss Regina Van Fleet, 6657 Yale ave., left for Dewitt, Mich., to spend her holiday vacation.

Mrs. Roy Coulter, 68th st. and Perry ave., will spend the holiday in Westville, Ind.

Mrs. D. L. Bush and son returned from a several months' trip sightseeing in California.

Alfred Zolpin, 17 years old, 6721 Halsted st., died from injuries received in an automobile accident.

Journalism school teachers will hold a convention at La Salle hotel, December 29, Tuesday and Wednesday.

Mr. Norman A. Beck, 6657 Yale ave., was called to Logansport, Ind., on account of the illness and death of his mother.

Mrs. W. H. Stockwell, 261 65th st. teacher in the Lewis-Champlin school, will spend two weeks with home folks in Memphis, Tenn.

Mrs. Fred Warner, 350 65th st., entertained the Englewood W. C. T. U. at her home Thursday afternoon, a treat was in store for all.

Mrs. Arthur W. Monroe, 6517 Green st., was hostess Saturday for a meeting of the Gamma chapter of Kappa Alpha Sigma sorority.

The president of the county board announced that 4,650 poor families will receive Christmas baskets. That's doing good work.

Miss Florence Wexelberg, 140 68th st. is in the German Deaconess hospital and is recovering from her serious illness.

Station WBCN, Southtown Economist at 730 W. 65th st., has come to the front in putting Englewood on the map. Impossible to tune them off.

Ice skating is one of the biggest sports in the park systems. Sunday as high as 50,000 men, women and children were checked on the north and south lagoons in Lincoln Park.

Estell Bransky, small daughter of Mr. and Mrs. J. Bransky, 6547 Normal ave., is performing with the Ethel Morgan Dancing academy this week at the Tivoli theater. Miss Estell is the granddaughter of Mr. Louis Bransky.

Mr. and Mrs. Ralph B. Perry, 255 W. 64th st. entertained at Christmas dinner the following relatives and friends: Mrs. Perry of Hillsdale, Mich., mother of Mrs. Perry, Mrs. Perry's sisters from the west side, Mrs. Condon, Mr. and Mrs. Sydney Sabeth from the north side.

Miss Jean McKinlay, 235 60th st., died at her residence of pneumonia. She spent most of her life as a teacher in the Sherwood school at 57th st. and Princeton ave. Funeral services were held from Lain's chapel 63rd and Harvard, Wednesday morning.

Three months ago Mr. Joseph Fleming started a club for boys with only three members, he now has around thirty members. They meet every Monday evening for gym singing and a social good time. The requirements for membership are regular attendance at the Second United Presbyterian Sabbath school.

HALSTED AND WEST NEWS

All West of Halsted St. 55th to 75th Sts.

Mr. and Mrs. Roy C. Windheim, 6335 S. Peoria, leave on the 15th of January for a two months' tour to the West Indies and South America.

Mr. and Mrs. C. A. Londelius, 6335 S. Peoria, will leave shortly after the holidays for southern California. Also Mr. and Mrs. Charles Londelius. They will remain on the western coast for three months.

Ich Dien

Ich dien, which means "I serve," is the motto of the Prince of Wales. It is a motto which commends itself to the American mind, which recognizes that on the spirit of service depends the well-being of all.

In his personality the prince combines the blood of the ancient Celtic kings, that of the fair-haired vikings, and that of the sturdy Anglo-Saxons, a blend of the best characteristics of the European races, which has endowed him with mental and physical energy of a high order.

The Prince of Wales sought to know something of American ways and American methods, and his wish has been amply gratified; he sought to become acquainted with the democratic spirit of the people of this country, and found it congenial. He has followed in the footsteps of the men of his own race who blazed the trails in America, and has learned that they, too, had for their motto Ich dien.

A Story Lincoln Told

Ex-Senator Cole of California vouches for this story, told by Lincoln: "Old Squire Bagley, from Menard, came into my office one day and said: "Abe, I want your advice as a lawyer. Has a man what's been elected justice of the peace a right to issue a marriage license?" "I told him no; whereupon the old squire threw himself back in his chair very indignantly and said: "Abe, I thought you was a lawyer. Now, me and Bob Thomas had a bet on this thing, and we agreed to let you decide; but if this is your opinion I don't want it, for I know a thunderin' sight better. I've been a squire eight years and I've issued marriage licenses all the time."

Nothing in Quantities

"Did you interview the eminent statesman?" "Yes." "What did he have to say?" "Nothing." "I know that. But how many columns of it?"

Crossing the Line

An expectant air pervades the ship. The passengers are alert, eager, anticipatory of something unusual in the routine of the long voyage. For it is a long-awaited day, one vaguely dreamed of before any possibility of realization revealed itself. We are about to venture into a far region, another part of the great world, a new and an exotic atmosphere. For we cross "The Line" today!

Have you, unless indeed you are already a globe-trotter with a record of a dozen "crossings" and a consequent indifference to such trivial things, dreamed that some day you might pass across the equator? It is a dream common to most, like that of visiting Westminster Abbey, or lingering in the tropical moonlight on a palm-shaded South Sea beach. How, then, has your fancy pictured this epochal event, this passing of another milestone in world-wanderings? You have read of the advent of Father Neptune, attended by his Triton henchmen, and of his levying of tribute upon those intrepid ones who venture for the first time so far into his domains. And you have imagined this equator to be a torrid place where, in the "doldrums," no air ever stirs, where the pitch starts from the deck seams, where everyone is languid beneath a sun which blazes down from directly overhead. And, mingled with your pleasant anticipation of a unique happening, has lain an apprehension of discomfort such as heralds the approach to the furnace heat of the Red Sea passage.

Never, perhaps, has your fancy played you more false. For here this morning, as we come to the lowest rungs of the latitudinal ladder, finally approaching the dark line which map and chart mark "0," how far is everything from discomfort! The ship glides evenly across a smooth sea on which flash in the sunlight the foam-flecks of a breeze as fresh and invigorating as that of a summer afternoon on the New England coast. Flying fish dart from crest to crest, their pirouetting bodies gleaming like diamonds against a setting of sapphire. There is no suggestion of torridity, and the passengers are as vivacious and alert as when we passed out of the Golden Gate. For the voyage has been smooth and serene, productive of naught but contentment. The brief period of warmth which we encountered at about the latitude of ten, north, has long passed; and, marvelous to relate, the air has grown drier and the temperature has fallen as we have approached "The Line!" For so it is on this wonderful, tranquil, happy sea that Balboa so fittingly called the Pacific. Amazement among the untraveled greets the temperate glory of this magnificent morning. The spontaneous laughter of childhood reveals their joy; and merriment greets the retelling of the venerable story of the captain who drew a line across the lens of his telescope, that an insistent passenger might indeed observe "The Line."

And when, during the afternoon, we pass across the magic line of the equator, Father Neptune appears to prove once again his Olympian capacity of being in a hundred parts of the world at once. From his hoary locks of rope yarn drips the brine of unknown depths; he bears the trident which brought awe to the hearts of the Grecian mariners advancing upon Troy; age lies upon his features, yet in his eyes gleams the ferocity of his Jove-defying parent. He advances with the assurance of acknowledged right to his newly prepared throne, and there receives his tribute of homage. His mood is a genial one, as becomes the splendor of his domain and its kindly aspect this afternoon. And presently he departs, assuring us a continuance of fair conditions and milk-warm breezes until we gain our destinations. And so one more experience has come to many of us. We are in the South Seas at last. We have crossed "The Line."

One of Socrates' Parties

It was the custom of the immortal Socrates to foregather with a circle of philosophers and geometricians about a convivial bowl, drawing inspiration from the vintage of Bacchus, nevertheless having a corking time. After the tenth round he would rise—for it is written that he always could rise—and address the symposium. "I move," he would say, "that this circle go home and square itself." And so seriously did the multitude take him that the squaring of the circle grew to be considered impossible, yea, even unto this day.

A Happy New Year

GENERAL FURNITURE

1924-1925

Prosperous New Year to Our Patrons and Friends

For the remarkable confidence you have shown us during the pre-holiday patronage, we are very grateful to the limit of our capacity.

One of the most gratifying circumstances has been the presence at our store of many of those who have traded here since we first started in business many years ago.

Our view of this fact is that they have come because of their absolute belief in the quality of the merchandise we handle rather than through personal motives.

No merchant could ask for a greater compliment than our volume of trade has expressed to us, and we hope that your new year will be a happy and prosperous one.

SANDACK'S JEWELRY CO.
6217 South Halsted Street
Phone Normal 3214

A Happy New Year to the People of Englewood

We hope that the year of 1925 will bring to you as much prosperity as the year 1924 has brought to us

I HIMMEL & Sons, Inc.
FURRIERS
435 W. 63rd St.

HAMILTON PARK NEWS

69th South to 75th St.

Mr. and Mrs. L. P. Peterson entertained friends for Christmas dinner at their home, 7137 Yale ave.

Mr. W. S. Tasker of 7015 Yale ave. has returned from a business trip in Iowa.

Miss Bessie Gordon, who has been very ill at her home, 2540 E. 73rd st., is improving slowly.

Mr. and Mrs. W. O. Bunger of 7135 Yale ave. spent Christmas in Philadelphia.

Mr. and Mrs. A. N. Evans of 7135 Yale ave. were among those entertaining family parties at dinner on Christmas day.

Mrs. J. A. Shearer and daughter, Harriet, of 6959 Union ave. are spending the holidays in Jackson, Mich.

Mrs. Helen Siemen of 7936 S. Green st. will be the sorority hostess at the Christmas party of the Alpha chapter of the Zeta Sigma Tau.

The young people of the Normal Park Baptist church will sing, "Why the Chimes Rang Out," Sunday evening, December 28.

Lawrence McNamara has taken title to the twelve apartments at the northeast corner of Harvard ave. and 73rd st. for an indicated $20,000.

Mrs. Arnold, who has been visiting at the W. O. Bunger home, 7135 Yale ave., has returned to her home in Philadelphia.

The Charity Alliance gave a Christmas party on Wednesday at the Home for Crippled Children. The Alliance supports a ward in this home.

Monday evening, December 29, the Men's club of the Normal Park Baptist church will hold an organization banquet at 6:30. Tickets are for sale by Mr. Robert Roop.

Sunday evening, December 28, the young people's choir of the Normal Park Baptist church will sing the cantata, "The Message of the Star," and it will be illustrated by slides.

Mrs. H. F. Morris and Miss Helen Morris, formerly of 7159 Yale ave., have returned from Boston and are with the A. M. Morris family at 6930 Crandon ave.

The South State Street Market, Inc., has bought 421 feet on South State st. near 71st st. on which it is planned to erect a building to house the street markets in that locality.

Dean and Glen Fleming, sons of Mr. and Mrs. Joseph Fleming formerly of Englewood, now of Beverly Hills are home for the holidays. Dean is from Harrisburg, Pa., and Glen is attending military school at Onarga, Ill.

The Christmas festival for the members of the Normal Park Presbyterian Sunday school was held in the church on Christmas Eve. A Christmas tree and the Christmas story in pantomime, "The Night of the Star" were features of the entertainment.

Wednesday evening, December 31, under the direction of Miss Martha Huber, the children of the Normal Park Baptist church will give the operetta, "Toy Shop," at 8:15; at 9:30 there will be moving pictures; 10:15, refreshments and social hour; and at 11:15 Dr. C. T. Holman will conduct the Watch Night service.

Mrs. Harry Wilsdon and her sister, Mrs. Irvine Brown, have returned from Pittsburg where they were called about three weeks ago by the serious illness of their mother. Their mother passed away Friday, November 28, and their father passed away suddenly six days later, December 1. These two daughters have the love and sympathy of a large circle of Englewood friends in their double loss and sorrow.

The Englewood Community Center will hold its annual dance Sunday evening, January 18, at the Midway Masonic temple, 6115 Cottage Grove ave. Mr. H. Wolf and Miss Jeanette Eisenstein are in charge of the affair.

Sunday, December 28, 700 Jewish young women have volunteered as taggers, for the annual flag day of the Jewish national fund. The fund is used for the purchase of land in Palestine, on which Jewish refugees may settle.

Park and Field House

The library will not be open on New Year's day.

Members of the Children's chorus participated in a Christmas party yesterday afternoon.

Mistletoe lodge will give a dancing party this evening. Several private parties and dances will be given through the week.

Christmas parties scheduled for the week: Gresham Woman's club, children's party and the party for the junior girls of the women's gymnasium on Monday. Hamilton Park Woman's club annual children's party on Tuesday.

The Auburn Park Thirty club will give a dramatic and musical program in the assembly hall on Friday.

Have you seen the Christmas trees? One beautiful tree stands in the lobby of the field house. A second tree has been placed in the middle of the wading pool. Both trees will be lighted each night until New Years.

Men's Gymnasium

Wrestling—In the meet held on Friday between the University of Chicago and teams from Grand Crossing and Hamilton Parks, University of Chicago won by a fall or five points. The bout of the evening was in the 158-pound class between W. Culp of Hamilton and G. O'Brien, U. of C. Culp won the fall in 4 minutes and 20 seconds. About 200 spectators were present at the meet. Hamilton wrestling team is standing up well. There is a greater interest in wrestling than for several previous years. The next meet will be with teams from Cornell Square or McKinley Park.

Basketball—105's, Hamilton vs. Palmer, Hamilton won by a score of 26 to 6. 115's, Hamilton defeated Palmer in a close game; score, 15 to 11. Hamilton 125's played the first game with Armour Packing company and lost, score, 15 to 7. Tournaments for the South Park supremacy will start January 8. Hamilton is hoping for at least two championships.

Hamilton Park Branch Library

A glance through the reserve files of the Hamilton Park Branch of the Chicago Public library show the most popular books to be Michael Arlen's Green Hat, E. M. Forster's "A Passage to India," John Galsworthy's "White Monkey," Maurois' Ariel, "The Life of Shelley," Anne Sedgwick's "The Little French Girl," Laurence Stalling's "Plumes," Hugh Walpole's "The Old Ladies," and Henry Webster's "The Innocents. It is interesting to note that in spite of the popular belief that the majority of people enjoy and demand the cheapest and lightest of novels, the ones mentioned are all of real merit, the best of this season's offering of literature. Apparently, the patrons of the Hamilton Park Branch Library do enjoy the best, and it is the desire of those whose mission it is to serve their literary wants that the best be always available. The close of 1924 marks an interesting year in the history of this branch, not in any large gain in its clientele or circulation of books, but in the knowledge that many people have been satisfied, many have been initiated into the joys of reading, and many children have learned to amuse themselves while gaining information from library books. The inadequate facilities make promises of greater service for 1925 difficult, but it is safe to assure each person who comes to the library that there is a book, either here or easily procured, for every need, and that help in selecting books and in obtaining answers to questions is gladly given.

Thieves Try to Steal Church Christmas Trees at Bransky

Christmas trees ordered for different churches of Central Englewood were stolen from the commission house of Samuel Bransky, 648 W. 63rd st., at 10:30 o'clock Tuesday night by two men who struck the proprietor, making him unconscious for a short time.

His employes gave chase to the thieves and held them in the rear of the establishment until Englewood police arrived. Several large fir trees had been dragged into the yard back of the produce house where an auto without a license was waiting to haul them.

The men when booked gave their names as Herbert Burke, 68th and Green sts., and Samuale Fogarty, 6740 Elizabeth st. They were charged with petty larceny and assault and battery.

The Novel a Modern Invention

It may reasonably be inquired whether the prevailing and still growing taste for fiction expresses a new and enduring want of educated men and women. The novel, as we understand the word, is after all a very recent invention. Considering that we do not find it in existence until late in the last century, its appearance must be admitted to have been very sudden, its growth fabulously rapid, and its development enormous. The ancients had nothing more like it than a few collections of humorous and pathetic stories. The Orientals, who might be supposed to feel the need of it even more than we do, had nothing but their series of fantastic tales strung rather loosely together without general plan. Men and women seem to have survived the dullness of the dark age with the help of the itinerant story-teller. The novel is a distinctly modern invention, satisfying a modern want. . . .

It may fairly be claimed that humanity has, within the past hundred years, found a way of carrying a theater in its pocket, and so long as humanity remains what it is it will delight in taking out its pocket-stage and watching the antics of the actors, who are so like itself and yet so much more interesting. Perhaps that is, after all, the best answer to the question, "What is a novel?" It is, or ought to be, a pocket-stage. Scenery, light, shade, the actors themselves, are made of words and nothing but words, more or less cleverly put together. A play is good in proportion as it represents the more dramatic, passionate, romantic, or humorous sides of real life. A novel is excellent according to the degree in which it produces the illusions of a good play—but it must not be forgotten that the play is the thing, and that illusion is eminently necessary to success.—F. Marion Crawford, in "The Novel."

Women Have To "Get Dressed Up" To Vote

"There are obstacles, seemingly trivial, but none the less serious in their effect on the women voters," says Sarah Schuyler Butler in the November Scribner's Magazine. "These arise from the vagaries of the human character. A very wise politician told us that, in his country, it was very difficult to persuade the women on the farms to vote, because they 'hadn't time to get dressed up.' Apparently the men go to the polls in overalls or working clothes, but feminine vanity decrees that the women must put on their best dresses and hats before they start on such an important errand. There is still another difficulty which this same politician explained to us. Frequently on election day the farmers take a day off. They leave home early in the morning, drive to the polling place, cast their ballot, and stay until dark talking to their friends and discussing the political situation. As a result the women of their families have no chance whatever to vote even if they wish to do so. As we pursued our investigations it was astonishing to find on what trifling considerations the success or failure of a political organization in getting out its voters may depend."

Ridge & Morgan Park NEWS

95th South to City Limits

Charles Hill, 10206 Aberdeen st., broke his leg while skating.

Helen Laycock, 1327 110th st., is home from Dennison college.

Mrs. E. S. Emerson, 1642 100th st., is visiting in Kenton, Ill.

Lawrence Laird, 9548 Charles st., is ill.

Jeane Charpier, 1404 103rd st., had a birthday party last week.

Theodore Ecklund, 9010 Bishop st., is well again.

Mrs. T. Rankin, 10635 S. Wood st., entertains the P. E. O. this afternoon.

Edith Keeler, 9654 Longwood dr., gave a dancing party at Ridge Park Field house last Friday night.

The Woodlawn Woman's club presented a motion picture machine to Oakhaven for a Christmas gift.

Mr. and Mrs. Percy H. Caris, 1651 W. 100th st., welcomed a little daughter at the Lying-In hospital.

Rudolph Allgeier, 1226 97th pl., returned from school at Madison, Wis., last Friday.

The Samuel Mathersons, 9520 Winston ave., are at Long Beach, Cal.

Ruth Woida, 9138 Loomis st., will give a Christmas party on December 29.

The Ladies' Aid of the Evangelical Zion church, 100th and Throop sts., will meet in the church on December 31.

The Holy Nativity church, 95th and Longwood dr., received a permit to build a new church at 97th and Seeley ave.

The Epworth League of the Washington Heights M. E. church spent Christmas morning in a carol service.

Rudolph Palmer, 1753 96th st., has been home this week with an injured foot caused by a fall on the ice.

Edward H. Utley, 9730 Winchester ave., has become a member of the O. C. Horine Reality company, 95th and Longwood dr.

Announcement is made of the marriage of Helen E. Gaskin, 9440 Longwood dr., and Leon Cravener, formerly of Chicago Lawn on December 20.

James E. Aldrich, 1635 104th st., clerk in the court of chief justice of the criminal court has announced his candidacy for alderman of the 19th ward.

Polar Dogs Transport Wounded Climber on Eiger Glacier

A scene of wild magnificence, a sea of ice descending majestically from the Eiger, one of the silver-locked titans forming the mighty court of the Jungfrau—such is the Eiger Glacier, once an awe-inspiring solitude and now a happy hunting ground of alpinists. The change began to take place when brilliant Swiss engineers built between 1896-1912 the Jungfrau railroad, starting from the smiling region of pastures of Scheidegg (Wengernalp), 6,770 feet a s, and ascending through the heart of towering mountain giants into a dazzling realm of eternal snow and ice, the Jungfraujoch, 11,500 feet a s.

Since it is not everybody's good fortune to be able to also visit Switzerland during the winter months and seeing that snow sports are always in season along the Jungfrau railroad, particularly on the great plateau of the Joch, the railroad imported in 1912 about 20 Polar dogs. A trainer hailing from one of the northlands where dogs are used in various capacities to effect locomotion was established at Eiger Glacier station, 7,620 feet a s, where the director of the line and his entire personnel are settled in a remarkable colony. Here the dogs are accommodated in solidly built, attractive kennels.

Both Eiger Glacier and Jungfraujoch afford splendid opportunities for training and active work. The dogs are taught how to pull a sled over the often perilous glacier fields, with a slight bark they give warning of the approach or presence of an insignificant crevasse and a violent bark denotes that a more dangerous crack is in sight. Climbers setting out on various expeditions via the Eiger Glacier hire now frequently a team of dogs, with a sled and driver, to take care of the irksome transport of knapsacks and supplies and dog-sleigh riding and ski-kjoring, where dogs replace the customary horse, have become popular sports on the Jungfraujoch.

At Eiger Glacier they are ever on the look-out for calls of distress, and rescuing parties dispatched are now, whenever feasible, accompanied by a team of Polar dogs who, as soon as a wounded climber has been located, convey him with sympathetic understanding to the nearest station of the railroad.

The United States has an annual murder record for each 100,000 of population, twenty-five times greater than that of Great Britain, and three times larger than that of Italy.

Letter from Big Chief

There is always something interesting in the holiday traveling experiences. The cars are crowded and one notices less of the commercial life and more of the "home folks" who seem prevaded with a holiday spirit, anticipatory of a pleasant time with relatives and friends. The baggage car ahead is crowded with trunks filled with presents, or possibly the deceased turkey gobbler, the choice of the flock on the home farm being taken to the family "back east." The newness of wearing apparel is also apparent as everyone wears their best Sunday go to meeting clothes when they take a trip of this sort. One cannot help but feel sorry for the kind old farmer compelled to incase his sun burned neck in a starched collar, and his weary old "dogs" in a pair of stiff shoes, and even Grandma in her new shawl and wrap looks a bit of the embarassment of being dressed up for the occasion. The villages through which we pass have a sort of Christmassy air, and the stores that front the railway stations have their windows in the bright green and red accepted holiday colors. The good hard roads (and all country roads are good now) are well traveled by autos and we cease to wonder how Mr. Ford accumulated his millions as fully one-half of the cars seen are of his make.

In the smoking compartment everyone has a pleasant smile and even the grouch who hogs half of the wash stands for his ablutions and shave, tries to look pleasant and when the smoke begins to float, everyone begins to tell of the old home they are to visit, of the old folks, and some really touching reminiscences of "when we were boys." Christmas is in the air, and everyone feels and expresses it, from the sedate old deacon who passes the plate at Sunday services to the fat smiling Jew who travels for "ladies' wear" and regularly travels a thousand miles to eat Christmas dinner at home.

Washington is filled with it and the many institutions have on campaigns for the relief of the poor and suffering. Congress has taken a short vacation but few of the members have left the city. Congressman Sproul and Miss Clara are entertaining at their beautiful apartments on 20th st. Congressman Madden of the first Illinois district is living in his beautiful new home, and has his family with him for the holidays. Congressman-at-large Rathbone is happy over fighting "the solid south," which attempted to block the making of Lincoln's anniversary a national holiday. Englewood will remember Mr. Rathbone, who spoke before numerous associations on "Lincoln," and whose father and mother was with the martyred president in his private box at the theater when he was assassinated.

Most of the foreign embassies are celebrating Christmas in their own way with elaborate receptions and parties and the amount of gold braid and feathers the delegations sport would start a three ring circus for a month. The festive bootlegger certainly thrives here in the nation's capital, and from the official champagne to the colored man's gin, it seems to be plentiful, judging from the after effects observable on the streets and in the public places.

The city is beautifully clean, with its broad streets and hundreds of small squares and circles each embellished with a statute of some one of the nation's heroes or statesmen. There are no factories and hence little or no smoke to stain and disfigure the walls of the beautiful public buildings and magnificent mansions. The northwest section of the city is building up as the most beautiful and every one of the hill tops is graced by wonderful palaces, the homes of the statesmen and rich men who make their homes here. The newspaper men live several miles farther down and just west of 12th st. with the darker complexioned populace. It is estimated that fully one-half of Washington's population is colored, but none are domiciled in the northwest section, as it seems to be an unwritten law, that they keep nearer the river. Most of the servants in private homes, all of whom are colored, go back to their homes to spend the night, except in cases where a separate building is provided for them. It is a regular southern city in many ways, and as the "solid south" always sends a solid delegation of brigadiers with their white mustaches and pointed imperials ala soldier days, they are much in evidence and the twang of the south is much more pronounced in conversation than is that of the northern and western states.

President and Mrs. Coolidge are not much given to private entertaining, especially since the death of their youngest son, but they are genuine Americans, Democratic and just plain folks with the people they do entertain. Silent Cal has made his mark, and is looked upon by all the people with a confidence that is sublime.

The Walter Reed hospital where thousands of shell and shell wracked soldiers are treated is the Mecca of all charitably inclined people at the holidays and the "boys" are well remembered by every organization in the city as well as by many charitable persons. These boys have a lonesome life at the best, many helpless and bedridden, and entertainment for them is a problem which the many musical and educational societies and groups are doing much to provide. Many of the "best" ladies instead of having their "afternoons at home," assemble a group of talent of all kinds and give some of the victims of the war an entertainment at least once a week. It is a noble act and the poor fellows fairly eat up a lively program. While at my daughter's home last night her husband tuned in on WBCN and we visited back home for half an hour. Our good friend "Bill" McDonnell certainly sounded good to us, and the program of songs and instrumental music came in as clear as in the next room. I would suggest to Foster & McDonnell that they announce themselves as from "Englewood-Chicago" and thus advertise our own town with their splendid broadcasting plant.

In my next letter I will try to dig up more personal news of Chicagoans who are here and make it more interesting, but the few days I have been here have been spent playing Santa Claus for my grandchildren, and training up to look as dignified as the surrounding statesmen.

Auburn Park Methodist Episcopal Church

11 a. m., a New Year's message by the minister. 7:45 p. m., evening worship will begin promptly on the hour with a beautiful "candle-lighting service," in which several hundred candles will be used in a unique and inspirational way.

Sermon, "No Room in the Inn." Happy congregational singing, large chorus and a big crowd. 9:45 a. m., a modern, graded church school with eight departments. 6:30 p. m., Epworth League Devotional meeting, leader, Mr. Harold Hickok, topic, "The Wisdom of Forgetting."

Tuesday—8 p. m., a Christmas play, "Why the Chimes Rang," will be presented by the church school. The program will close with the service, "White Gifts to the King." There will be no Wednesday midweek service.

Philippines a Burden to U. S. Predicts Historian

Ramsay Traquair can see no advantage in political control of the Philippines by the United States except as a source of patriotic pride and a possible naval base. We cannot impress our culture on the Pacific by this means he says in discussing "The Coming Commonwealth of the Pacific," in the November Scribner's.

"Between the European power in the south and the great Mongol power in the north lies a tropical zone, rich and populous but not suited to European colonization. Here the United States have occupied the Philippine Islands with their great port, Manila.

"The possession of these islands is, no doubt, a source of patriotic pride to the citizens of the United States, and in the event of war a naval base here might be useful. Beyond this it is difficult to see what great advantage is to be gained to the United States by the continued political control of the Philippines. They cannot support a European population. Like India to the British, they will, at first perhaps, be a source of trade, then a burden and an embarrassment. This view will no doubt appear strained to many, yet we cannot help feeling that the occupation of lands which cannot be colonized for the sake of their trade is in the end unprofitable. It may confer the benefits of stable but alien government for a time, but this can only be temporary. Great Britain is very wisely allowing such lands to slip more and more out of her control, as in Egypt and India. We must remember, too, that the culture of the Pacific, however much it may be founded upon Atlantic culture, will be a native growth, not a thing imposed or controlled from outside."

Left Ear Keener

Left ears are becoming more efficient than those on the right side of the head, according to a professor of the Yale Medical School.

He attributes this to the fact that Americans use the left ear almost exclusively for hearing over telephone receivers.

Although both ears are of equal size, constant use of the left ear in telephoning has made it more efficient than the right one.

The
First National Bank
--- of ---
Englewood
WISHES YOU A
Happy New Year

Fur Coats Now Reduced

JACQUETTES

Our large stock contains all of the more popular furs including Caracul and some of the more select varieties. You will find what you are seeking here up from 50.00

The sort of fur coats every woman longs for—luxurious, smart, serviceable and almost always much higher priced. To find such coats reduced at all is decidedly unusual. To find them so extraordinarily reduced at this season of the year when they are most wanted, makes them really sensational values.

Below we list a few outstanding values that have, up to date, been snapped up at higher prices than we are offering these for.

COATS OF NORTHERN SEAL

Genuine Northern Seal is one of the richest of furs. This group is of the finest quality in solid color or trimmed with contrasting furs and are unusual values. Up from 125.00

MUSKRAT COATS

This fur has been eagerly sought this season. Coats included in this group may be had trimmed or plain. Linings are of excellent quality. Usually a $150.00 value. Up from..... 98.00

COATS OF HUDSON SEAL

Hudson Seal is a standard by which others are judged now-a-days. The workmanship and linings of the coats we offer are in keeping with the fur. The smartest lines and style are recognized at once in this group. Priced at 250.00

NECK PIECES

Fox, Squirrel and other wanted furs, worked into strong, practical, yet handsome Chokers, are included in this sale. Up from 12.00

M. Rappaport's Fur Shops

New Fur Palace—6716-18 S. Halsted St. Wentworth 3333
Other Store—6510 S. Halsted St. Wentworth 1703

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
SECURITY FIRE INSURANCE COMPANY

of Davenport, in the State of Iowa, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of capital paid up..$ 200,000.00
INCOME
Premiums received ....$ 459,229.85
Interest, rents and dividends ... 60,147.00
From all other sources.... 80,454.86
Total Income ....$ 599,831.71
DISBURSEMENTS
Losses paid during the year.$ 191,752.60
Loss adjustment expenses. 3,430.67
Agents' compensation and allowances ... 123,067.29
All other disbursements... 188,637.51
Total Disbursements ..$ 506,888.07
LEDGER ASSETS
Book value of real estate..$ 54,841.30
Mortgage loans on real estate ... 892,036.04
Book value of bonds and stocks ... 114,113.75
Cash in office and bank.... 71,193.75
Agents' balances ... 72,648.41
Bills receivable ... 32,695.77
Total Ledger Assets...$1,237,329.05
NON-LEDGER ASSETS
Interest and rents ....$ 33,831.10
Other non-ledger assets.... 11,433.00
Gross Assets $1,282,593.15
DEDUCT ASSETS NOT ADMITTED ... 7,659.45
Admitted Assets ...$1,274,933.70
LIABILITIES
Total unpaid losses....$ 36,271.02
Estimated expense of investigation and adjustment of losses... 725.42
Total unearned premiums.. 706,912.75
Interest and dividends due and accrued ... 12,000.00
Salaries, rents, bills, taxes, etc. ... 20,500.00
Contingent commissions or other charges due or accrued ... 4,381.72
Other liabilities ... 927.20
Total amount of all liabilities, except capital.....$ 781,718.11
Capital paid up..$200,000.00
Surplus over all liabilities 293,215.59
Surplus as regards policyholders ... 493,215.59
Total $1,274,933.70
BUSINESS IN ILLINOIS
Net risks taken during the year $9,721,478.00
Net premiums received during the year ... 98,785.23
Net losses paid ... 41,275.69
Net losses incurred during the year ... 42,631.88

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED STATES BRANCH OF THE
THAMES AND MERSEY MARINE INSURANCE COMPANY

of Liverpool, England, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of deposit capital.$ 200,000.00
INCOME
Premiums received ....$ 561,142.05
Interest, rents and dividends ... 64,161.47
From all other sources.... 34,763.33
Total Income ......$ 663,066.85
DISBURSEMENTS
Losses paid during the year.$ 273,083.74
Loss adjustment expense.. 16,434.33
Agents' compensation and allowances ... 92,700.90
All other disbursements.... 435,470.05
Total Disbursements ..$ 817,689.02
LEDGER ASSETS
Book value of bonds and stocks ...$1,266,851.24
Cash in office and bank.... 110,180.92
Agents' balances ... 57,066.61
Other ledger assets ... 27,776.81
Total Ledger Assets...$1,461,875.58
NON-LEDGER ASSETS
Interest and rents.....$ 11,932.76
Other non-ledger assets.... 56,391.89
Gross Assets ......$ 68,324.65
DEDUCT ASSETS NOT ADMITTED ... 63,544.21
Total Admitted Assets.$1,466,656.02
LIABILITIES
Total unpaid losses....$ 198,672.24
Estimated expense of investigation and adjustment of losses ... 8,505.42
Total unearned premiums.. 153,225.47
Salaries, rents, bills, taxes, etc. ... 86,646.95
Contingent commissions or other charges due or accrued ... 10,000.00
Other liabilities ... 95,758.82
Total liabilities except deposit capital ....$ 546,808.90
Deposit capital..$200,000.00
Surplus over all liabilities 719,847.12
Surplus to policyholders... 919,847.12
Total $1,466,656.02
BUSINESS IN ILLINOIS
Net risks taken during the year $2,261,957.00
Net premiums received during the year... 10,172.91
Net losses paid during the year ... 1,227.18
Net losses incurred during the year ... 522.09

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED STATES BRANCH OF THE
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED

of Tokio, Japan, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of deposit capital.$ 400,000.00
INCOME
Premiums received $2,167,767.22
Interest, rents and dividends ... 237,383.30
From all other sources.... 78,136.73
Total Income $2,483,287.25
DISBURSEMENTS
Losses paid during the year.$1,090,030.24
Loss adjustment expenses. 31,652.42
Agents' compensation and allowances ... 719,962.93
All other disbursements..... 169,619.22
Total disbursements...$2,019,264.81
LEDGER ASSETS
Collateral loans $4,786,832.44
Book value of bonds and stocks ... 824,819.62
Cash in office and bank.... 249,597.05
Other ledger assets... 17,791.16
Total Ledger Assets...$5,879,040.27
NON-LEDGER ASSETS
Interest and rents.....$ 59,609.48
Other non-ledger assets.... 151,475.02
Gross Assets $6,090,124.77
DEDUCT ASSETS NOT ADMITTED ... 55,503.69
Total Admitted Assets.$6,034,621.08
LIABILITIES
Total unpaid losses....$ 498,298.00
Estimated expense of investigation and adjustment of losses ... 15,460.00
Total unearned premiums.. 1,321,325.27
Salaries, rents, bills, taxes, etc. ... 62,322.13
Contingent commissions or other charges due or accrued ... 30,587.00
Other liabilities ... 21,975.61
Total liabilities except deposit capital $1,950,777.04
Deposit capital.$ 400,000.00
Surplus over all liabilities $3,703,844.04
Surplus to policyholders... 4,103,844.04
Total $6,054,621.08
BUSINESS IN ILLINOIS
Net risks taken during the year $16,554,261.00
Net premiums received during the year ... 133,436.70
Net losses paid during the year ... 94,058.59
Net losses incurred during the year ... 90,297.55

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED STATES BRANCH OF THE
UNION MARINE INSURANCE COMPANY, LIMITED

of Liverpool, England, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of deposit capital.$ 200,000.00
INCOME
Premiums received ....$ 343,119.21
Interest, rents and dividends ... 52,800.56
From all other sources.... 86,771.01
Total Income ......$ 482,690.78
DISBURSEMENTS
Losses paid during the year.$ 112,084.67
Loss adjustment expenses. 16,915.10
Agents' compensation and allowances ... 39,071.30
All other disbursements... 457,082.82
Total Disbursements ..$ 625,153.89
LEDGER ASSETS
Book value of bonds and stocks ...$1,089,304.81
Cash in office and bank ... 135,630.53
Agents' balances ... 83,836.39
Bills receivable ... 2,100.00
Other ledger assets... 28,511.44
Total Ledger Assets...$1,339,383.17
NON-LEDGER ASSETS
Interest and rents.....$ 16,357.32
Gross Assets $1,355,740.49
DEDUCT ASSETS NOT ADMITTED ... 95,432.72
Total Admitted Assets.$1,260,307.77
LIABILITIES
Total unpaid losses....$ 245,868.22
Estimated expense of investigation and adjustment of losses ... 6,897.70
Total unearned premiums.. 132,319.60
Salaries, rents, bills, taxes, etc. ... 20,182.84
Contingent commissions or other charges due or accrued ... 7,000.00
Other liabilities ... 90,000.00
Total liabilities except deposit capital ....$ 502,768.36
Deposit capital..$200,000.00
Surplus over all liabilities 557,539.41
Surplus to policyholders... 757,539.41
Total $1,260,307.77
BUSINESS IN ILLINOIS
Net risks taken during the year $2,045,313.00
Net premiums received during the year... 1,387.42
Net losses paid during the year ... 4,478.15
Net losses incurred during the year ... 3,628.15

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED STATES MERCHANTS AND SHIPPERS INSURANCE COMPANY

of New York, in the State of New York, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of capital paid up.$1,000,000.00
INCOME
Premiums received $2,499,957.80
Interest, rents, and dividends ... 172,812.53
From all other sources.... 36,276.81
Total Income $2,709,047.14
DISBURSEMENTS
Losses paid during the year.$1,542,820.93
Loss adjustment expenses. 101,966.72
Agents' compensation and allowances ... 797,002.16
All other disbursements... 295,510.25
Total Disbursements ..$2,737,300.06
LEDGER ASSETS
Book value of bonds and stocks ...$3,809,657.14
Cash in office and bank.... 323,263.36
Agents' balances ... 225,770.93
Other ledger assets... 20,723.91
Total Ledger Assets...$4,379,415.34
NON-LEDGER ASSETS
Interest and rents.....$ 39,132.97
Other non-ledger assets.... 60,727.18
Gross Assets $4,479,275.49
DEDUCT ASSETS NOT ADMITTED ... 31,488.87
Admitted Assets $4,447,786.62
LIABILITIES
Total unpaid losses.......$1,100,868.52
Estimated expense of investigation and adjustment of losses ... 26,161.24
Total unearned premiums. 978,522.45
Interest and dividends due and accrued ... 305.92
Salaries, rents, bills, taxes, etc. ... 70,439.40
Contingent commissions or other charges due or accrued ... 21,923.91
Funds held under reinsurance treaties ... 16,329.95
Other liabilities ... 116,630.63
Total amount of all liabilities, except capital.....$2,331,202.02
Capital paid up.$1,000,000.00
Surplus over all liabilities ... 1,116,584.60
Surplus as regards policyholders ... 2,116,584.60
Total $4,447,786.62
BUSINESS IN ILLINOIS
Net risks taken during the year $18,471,902.00
Net premiums received during the year... 114,361.09
Net losses paid... 37,865.97
Net losses incurred during year ... 67,233.46

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF
UNDERWRITERS AT AMERICAN LLOYDS

of New York, in the State of New York, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

Amount of ledger assets (per last year's statement) ....$ 737,942.53
INCOME
Net premium deposits received ....$ 373,541.38
Interest ... 28,849.23
From all other sources.... 27,000.00
Total income ......$ 429,390.61
DISBURSEMENTS
Net amount paid policyholders for losses.....$ 150,037.06
Expense of adjustment and settlement of losses... 3,535.65
Expenses of administration ... 131,354.38
Advisory committee and legal expenses ... 4,135.74
Taxes, licenses and fees... 12,290.62
Other disbursements ... 121,174.24
Total disbursements ..$ 425,527.69
Balance ......$ 3,862.92
LEDGER ASSETS
Book value of bonds.......$ 615,406.00
Cash in office and banks... 76,537.35
Deposits in course of collection ... 49,862.10
Total Ledger Assets...$ 741,805.45
NON-LEDGER ASSETS
Interest ......$ 7,278.42
Other non-ledger assets... 53,907.83
Gross Assets ......$ 802,991.70
DEDUCT ASSETS NOT ADMITTED ... 1,715.89
Total Admitted Assets.$ 801,275.81
LIABILITIES
Total unpaid losses.......$ 47,996.47
Gross premium deposits... 284,923.94
All other liabilities.... 203,500.00
Total amount of all liabilities ....$ 536,420.41
Surplus over all liabilities ... 264,855.40
Total ......$ 801,275.81
BUSINESS IN ILLINOIS
Net risks written.........$3,849,341.00
Net premium deposits received ... 36,797.23
Net losses paid... 13,085.09
Net losses incurred... 16,729.95

Seaweed has a variety of uses. Green dye is obtained from the weed found on the Welsh coast and a Japanese seaweed provides a fiber which can be spun and woven like cotton. Packing is made from the weed in Sweden.

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED STATES BRANCH OF THE
UNION AND PHENIX ESPANOL INSURANCE COMPANY

of Madrid, Spain, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of deposit capital.$ 200,000.00
INCOME
Premiums received $4,053,595.81
Interest, rents and dividends ... 175,057.35
From all other sources.... 286,363.76
Total Income $4,515,016.92
DISBURSEMENTS
Losses paid during the year.$2,348,499.47
Loss adjustment expenses. 58,967.38
Agents' compensation and allowances ... 1,486,089.70
All other disbursements... 205,937.48
Total Disbursements ..$4,099,494.03
LEDGER ASSETS
Book value of bonds and stocks ...$3,778,770.83
Cash in office and bank.... 334,136.50
Agents' balances ... 17,072.78
Total Ledger Assets...$4,129,980.13
NON-LEDGER ASSETS
Interest and rents.......$ 56,320.55
Other non-ledger assets... 72,374.11
Gross Assets $4,258,674.79
Total Admitted Assets.$4,258,674.79
LIABILITIES
Total unpaid losses.......$ 558,144.35
Estimated expense of investigation and adjustment of losses ... 19,953.62
Total unearned premiums.. 3,242,208.42
Salaries, rents, bills, taxes, etc. ... 49,501.53
Contingent commissions or other charges due or accrued ... 10,000.00
Total liabilities except deposit capital $3,873,808.42
Deposit capital..$200,000.00
Surplus over all liabilities 184,866.37
Surplus to policyholders... 384,866.37
Total $4,258,674.79
BUSINESS IN ILLINOIS
Net risks taken during the year $68,144,863.00
Net premiums received during the year... 498,108.40
Net losses paid during the year ... 286,213.21
Net losses incurred during the year ... 267,624.71

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNION FIRE INSURANCE COMPANY

of Buffalo, in the State of New York, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of capital paid up.$200,000.00
INCOME
Premiums received ....$ 290,471.43
Interest, rents, and dividends ... 27,322.01
From all other sources..... 12,147.70
Total Income ......$ 329,941.14
DISBURSEMENTS
Losses paid during the year.$ 165,197.27
Loss adjustment expenses. 3,326.66
Agents' compensation and allowances ... 91,369.31
All other disbursements....$ 47,289.19
Total Disbursements...$ 307,182.43
LEDGER ASSETS
Mortgage loans on real estate ....$ 37,250.00
Book value of bonds and stocks ... 487,129.73
Cash in office and bank.... 70,049.01
Agents' balances ... 32,710.11
Other ledger assets... 5.20
Total Ledger Assets...$ 627,144.05
NON-LEDGER ASSETS
Interest and rents.......$ 4,363.44
Other non-ledger assets... 3,125.27
Gross Assets ......$ 634,632.76
Admitted Assets ......$ 634,632.76
LIABILITIES
Total unpaid losses.......$ 49,473.69
Estimated expense of investigation and adjustment of losses ... 1,200.00
Total unearned premiums.. 168,969.01
Salaries, rents, bills, taxes, etc. ... 3,510.00
Contingent commissions or other charges due or accrued ... 500.00
Other liabilities ... 182.37
Total amount of all liabilities, except capital... 223,835.07
Capital paid up..$200,000.00
Surplus over all liabilities 210,797.69
Surplus as regards policyholders ... 410,797.69
Total ......$ 634,632.76
BUSINESS IN ILLINOIS
Net risks taken during the year $1,627,289.00
Net premiums received during the year... 13,803.16
Net losses paid... 9,445.58
Net losses incurred during year ... 12,562.01

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNION RESERVE INSURANCE COMPANY

of New York, in the State of New York, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of capital paid up.$ 500,000.00
INCOME
Premiums received $1,519,721.89
Interest, rents, and dividends ... 77,249.63
From all other sources.... 13,972.28
Total Income $1,610,943.80
DISBURSEMENTS
Losses paid during the year.$1,053,496.47
Loss adjustment expenses. 16,817.13
Agents' compensation and allowances ... 406,357.00
All other disbursements.... 79,819.60
Total Disbursements..$1,556,481.20
LEDGER ASSETS
Book value of bonds and stocks ...$1,407,319.63
Cash in office and bank.... 238,519.82
Agents' balances ... 20,314.20
Total Ledger Assets...$1,666,153.65
NON-LEDGER ASSETS
Interest and rents.......$ 16,670.33
Other non-ledger assets.... 51,680.37
Gross Assets $1,734,504.35
Admitted Assets $1,734,504.35
LIABILITIES
Total unpaid losses.......$ 132,832.00
Total unearned premiums.. 862,749.14
Salaries, rents, bills, taxes, etc. ... 6,900.00
Total amount of all liabilities, except capital.......$1,002,481.13
Capital paid up..$500,000.00
Surplus over all liabilities 232,023.21
Surplus as regards policyholders ... 732,023.21
Total $1,734,504.35
BUSINESS IN ILLINOIS
Net risks taken during the year $15,998,316.00
Net premiums received during the year... 147,562.87
Net losses paid... 62,260.39
Net losses incurred during year ... 62,833.52

Antonio and Joseph Mungo, of New York City, specialists in illumination, have just completed an illuminated copy of "The Sonnets from the Portuguese," on which they have been working for ten years. It is an exact duplicate of early Renaissance work and is to be presented to the Metropolitan Museum of Art.

Englewood High Has $400 Fire

Without excitement, more than three thousand students at the Englewood high school marched out of the building Friday noon when the fire alarm was rung after a small blaze had been discovered in a class room adjacent to the office of Principal James E. Armstrong.

Defective wiring is believed to have caused the fire. It gained headway between the floor and the basement ceiling while the room was vacant during the lunch period. Smoke had been smelled by the office employees but the fire was not discovered until Harry H. Hornstein, teacher of the bookkeeping classes in the room, returned.

A fire alarm was turned in and the bell for a fire drill was rung. The pupils, more than half of whom were in the hall on their lunch recess, started to file out of the building in orderly fashion, none realizing that the alarm was real. However, some student learned of the fire and pulled one of the switches on the second floor, causing the bells and sirens to sound continuously.

This continued ringing indicated to most of the students that the alarm was not merely for practice but there was no excitement or confusion. All left the building without mishap.

The fire was quickly put under control by the firemen and was extinguished with a loss of only about $400. The students were forced to stand in the cold for only a few minutes for when Principal Armstrong learned the extent of the fire he permitted them to re-enter the building and get their coats from lockers. School was then dismissed over three hours earlier than the regular time.

(OFFICIAL PUBLICATION)
ANNUAL STATEMENT OF THE
UNITED STATES BRANCH OF THE
UNION INSURANCE SOCIETY OF CANTON, LIMITED

of Hong Kong, on the 31st day of December, 1923, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.

CAPITAL
Amount of deposit capital..$ 400,000.00
INCOME
Premiums received $8,778,838.09
Interest, rents and dividends ... 351,480.62
From all other sources.... 122,370.07
Total Income $9,252,688.78
DISBURSEMENTS
Losses paid during the year.$4,554,762.78
Loss adjustment expenses. 266,391.86
Agents' compensation and allowances ... 2,319,995.03
All other disbursements... 1,449,611.35
Total Disbursements ..$8,570,961.03
LEDGER ASSETS
Book value of bonds and stocks ...$7,132,618.09
Cash in office and bank.... 542,717.66
Agents' balances ... 886,608.20
Other ledger assets... 10,882.45
Total Ledger Assets...$8,572,857.10
NON-LEDGER ASSETS
Interest and rents.........$ 114,415.32
Other non-ledger assets.... 310,971.98
Gross Assets $8,998,244.40
DEDUCT ASSETS NOT ADMITTED ... 305,437.52
Total Admitted Assets.$8,692,806.88
LIABILITIES
Total unpaid losses.......$1,838,368.97
Estimated expense of investigation and adjustment of losses ... 31,150.18
Total unearned premiums.. 5,015,000.12
Salaries, rents, bills, taxes, etc. ... 208,001.08
Contingent commissions or other charges due or accrued ... 25,000.00
Total liabilities except deposit capital $7,117,720.65
Deposit capital.$ 400,000.00
Surplus over all liabilities ... 1,175,086.23
Surplus to policyholders... 1,575,086.23
Total $8,692,806.88
BUSINESS IN ILLINOIS
Net risks taken during the year $51,122,280.00
Net premiums received during the year... 804,380.31
Net losses paid during the year ... 329,512.25
Net losses incurred during the year ... 332,026.69

One of the issues of Uncle Sam's 20-cent air-mail stamps got into circulation with an error, the airplane pictured flying upside down. Only 100 slipped by the inspectors, and while their real value is absolutely nothing collectors are paying as high as $700 for them.

My Heritage

(Written for The Christian Science Monitor)

No sermon thundering above my head,
While my short, starchy skirts
Scarce hid my knees,
Has been remembered through the years.
Still, I recall
My mother's folded handkerchief
Perfumed with lavender,
The heather-leather scent of new kid gloves;
And I can see
The sunlight stream through stained glass, colorful,
To light the dim, high-ceilinged edifice
With radiance half-suppressed.
Reverberating down time's corridors
I hear the roll of organ notes
And feel again that thrill of ecstasy
At some weird minor chord.
No word of any chant remains:
But, oh, the feel of church is in my soul—
The reverence for quiet Sabbath days,
The solemn hush within the House of God,
And prayerful lifting up of holy thoughts
Is now my heritage.
—Hazel Harper Harris.

YOU'LL find the proof in a score of homes near by. You'll know that our laundry methods are what you need. Think of a complete system that washes and dries your clothes for a few cents a pound. Pure soap and rain-soft water used. A phone call will bring our courteous driver.

CALUMET WET WASH LAUNDRIES
7033 SOUTH CHICAGO AVE
PHONE FAIRFAX 3782

The College Cafe and Tea Room

735 Englewood Avenue at West 62nd Place

New Year's Dinner

ALSO DANCING AND MUSIC

MAKE YOUR RESERVATIONS NOW

By Phoning Wentworth 0793

Our Auditorium Hall is being completely remodeled and redecorated and **New Year's Eve** will mark the **Opening Night** for Public Entertainment.

A Special New Year's Greeting to All My Friends and Patrons

By

MRS. BURD GRAY

THE CELEBRATED HERBALIST

6429 Yale Avenue
Office Entrance, Side Door

Office Hours--8 a. m. to 7 p. m.
No Visiting Hours on Saturdays and Mondays

To my many friends and patrons I wish to extend my most sincere and heart-felt wishes that the New Year will bring you health, wealth, happiness and prosperity and that God in His infinite love will bless you richly as you journey along the pathway of life.

Truly, we have been a fortunate nation. In a material and spiritual way we have made great progress. Both are necessary--the one to give sustenance to the body and the other to bring peace of mind and heart and to enable us to perform our sacred duty in the work of guiding the "foot-steps of the human race to higher ground."

You have all been very good to me. You have aided me in my chosen line of endeavor and you have been my true-hearted, warm-hearted supporters in all that I have tried to do and in all that I have been able to accomplish.

And so at this time I again wish to greet you, one and all, and to extend to you my most sincere and true-hearted wishes that the year 1925 will bring many, many blessings and a great amount of happiness. Those are my wishes and I am sure you will find the coming year the best of all the years that have come and gone and that Providence, all-wise and all-powerful and all-good, will bestow His manifold blessings upon each and every one of you as the days, the weeks and the months come and go.

SULLIVAN'S SENSE AND NONSENSE

Time and Service

Time turns on golden hinges
The doors to service true!
They swiftly close around us,
Unless we enter thru!
The words we might have spoken,
The good we might have done,
Bring but a sad remembrance—
Then comes the setting sun.
—Selected.

The wife is either the making or unmaking of the man.

Here is wishing you a very happy and prosperous New Year.

It isn't necessary to swear off; just don't do it again.

The average man is a poor judge of his own importance.

The statute books are cemeteries where many good laws are buried.

An eccentric woman is one who dresses for comfort instead of looks and style.

Strange, although we all value the bride very highly, she is always given away.

Many a self-made man would turn out another and different job if given the second chance.

A short residence in Washington while Congress is in session makes one doubt that some of the members ever heard of the father of this country, who never told a lie.

The father asked Clarence his reason for wanting to marry his daughter, Lucille. The young man: "I have no reason sir: I am in love."

There is one thing to the credit of bobbed hair. Instead of the Police Gazette you now find the Ladies Home Journal in our barber shops.

"The only thing for you to do is to go around and ask her to forgive you." "But I was in the right." "Then you'd better take some flowers and candy with you, too."

Nora—"The fellow I used to keep company with has asked me to go to the fireman's costume ball, but I don't know what to impersonate." Maggie—"Why not go as an old flame?"

There is a crusade in the east to do away with billboard advertising that destroys the natural beauties of the scenery. Better not. How would we know what brand of cigarettes to smoke or whose face dope to use?

The Commercial association are determined to light up the way of darkness between Wentworth ave. and State st. If the railroad companies won't do it, the merchants of 63rd st. will.

A certain professor at the University of Chicago, after a trying first-hour class said: "Some time ago my doctor told me to exercise early every morning with dumb-bells. Will the class please join me tomorrow morning before breakfast?"

He kissed her in a burst of passion. "You have no business to do that," she shrilled at him. "It wasn't business," he replied sweetly. "It was pleasure."

Engineer: "And poor Harry was killed by a revolving crane."

Englishwoman: "My word! What fierce birds you have in America."

The foreman was going from one man to another with a sheet of paper in his hand. When he came to Sandy M'Kie he said: "Sandy, this is a subscription to get a wreath for Jock Stuart, who died last week, and all your mates have given a shilling each toward it." "Och, mon," replied Sandy. "That'll make me an' Jock square noo. He owed me a bob, onyway."

The rightful head of a colored family had been out late flirting with the elusive Lady Luck in the form of a pair of dice. As he came in the door he looked up to find his wife standing in the middle of the floor and staring at him steadily. Even her bulky form failed to entirely screen the rolling pin behind her back. "Has you had any luck?" she demandde, a deep frown upon her majestic brow. The errant shifted his feet uneasily. "Well, honey, I kain't say that I'se had much luck," he replied, beginning to scratch his head meditatively, "but I'se done consid'rable to avert de danger of de income-tax collector."

A big burly man called at the rectory, and when the door was opened, asked to see the rector's wife, a woman well known for her charitable impulses. "Madam," he addressed her in a broken voice, "I wish to draw your attention to the terrible plight of a poor family in this district. The father is dead, the mother is too ill to work, and the nine children are starving. They are about to be turned into the street unless some one pays their arrears in rent, which amount to $60 or $70." "How terrible!" exclaimed the lady. "May I ask who you are?" The sympathetic visitor applied his handkerchief to his eyes. "I'm the landlord," he sobbed.

An employer, noted for his energy and lack of tolerance for loafing in any form, visited his stock room and found a boy leaning idly against a packing case, whistling cheerily and with nothing at all on his mind. The chief stopped and stared. Such a thing was unheard of in his establishment. "How much are you getting a week?" he demanded, with characteristic abruptness. "Twelve dollars." "Here's your twelve. Now, get out. You are through." As the boy philosophically pocketed the money and departed, the boss turned to the chief clerk and demanded: "Since when has that fellow been with us?" "Never, that I know of," was the response. "He just brought over a note for us from Binx & Jinx."

Gerald E. Sullivan

Englewood Community Center

E. C. C.'s social wind-up for the year will be a members' only party on Sunday evening, December 28, at the Englewood Business College hall, 62nd pl., near Halsted st. The hall, which will be elaborately decorated, is to be turned into a cabaret for the evening. Enthusiastic entertainers will keep you laughing, while various novel stunts arranged by the social committee, in charge of Miss Cecil Wolfson, will keep you stepping. Beverages and refreshments will be served. On Sunday evening, January 18, the club will hold their fifth annual dance at the Midway Masonic auditorium, Cottage Grove ave. and 61st st. Benson's ten-piece orchestra, Ferdinand Steindel, director, will furnish the music. Mr. Harry Wolf is chairman of the affair, assisted by Miss Jeanette Eisenstein, co-chairman.

Death of "Uncle" Steve Francis

Stephen C. Francis, better known as Uncle Steve, died at his residence, 6311 Eggleston ave., December 23. Mr. Francis came to Englewood in 1878, and for twenty years was associated in business with his son, John W., who was proprietor of the Englewood Fair, 63rd and Eggleston. Mr. Francis was born in Muskingdon county, Ohio, in 1832, and had he lived until June would have been 93 years old. He was a very active member of Geo. G. Mead Post, G. A. R., and was the oldest living member. It was on his way to one of the meetings a week ago that he was taken ill. He was also a member of the I. O. O. F. for over sixty years. He is survived by his son, John W., of 6414 Yale ave., and two grandchildren, Mrs. Dave Johnson and Arthur Francis; also three great-grandchildren.

Funeral was held Friday, December 26, at Lanyon's chapel, 415 W. 63rd st. Interment at Mt. Greenwood cemetery.

Annual Christmas Party of Englewood Woman's Club

The annual Christmas party for the children of the members of the Englewood Woman's club will be held at the Englewood Masonic temple, at 68th and Wentworth ave., on Tuesday, December 30.

On account of the long program the party will begin promptly at 2 o'clock. Two especially splendid features of this program will be Dr. Pierce and his wife, who will give an hour of magic mystery and entertainment for the children, and Mr. Everett Davis, familiarly known as the "Scissor Zoo" man, will delight the children with his animal cut-outs and silhouettes. Dancing and refreshments will follow this delightful program.

Christmas Concert

In accordance with the annual custom the chorus of the Hamilton Park Woman's club will sing carols in the lobby on Sunday afternoon, December 28, at 4 o'clock. The chorus will also sing Wilson's cantata, "The Angel and the Star" Chorus, "The Desire of Israel"; solo, "Jehovah Is Nigh," Mrs. Sovereign; sols, "The Lord Our Righteousness," Mrs. Simmons; chorus, "The Song of the Angels" with obligato solo by Mrs. Curtin; solo, "Oh, Hear All Ye Nations," Mrs. Curtin; chorus, "The Lord Hath Redeemed His People"; duet, "The Star"; Mrs Regan and Mrs. Silver; solo, "A Light to the Nations," Mrs. Sovereign; solo, "The Heavens Declare His Righteousness," Mrs. Rogers; chorus, "By Angel and Star"; chorus, "Rejoice, Thy Light Is Come," with obligato solo by Mrs. Curtin. Soloists: sopranos, Mrs. T. J. Curtin, Mrs. Edwin S. Simmons, Mrs. Ralph H. Regan; mezzo-soprano, Mrs. C. M. Rogers; contralto, Mrs. C. L. Sovereign; alto, Mrs. Homer G. Silver. Accompanist, Mrs. Fred W. Waterman. Director, Mrs. Edwin S. Simmons.

Commonwealth Trust and Savings Bank Opens New Building

Thousands Visit Institution Saturday at Wentworth Ave. and 69th St.

Visitors totaling more than 10,000 men and women inspected the new home of the Commonwealth Trust and Savings bank at Wentworth ave. and 69th st., Saturday from 9 o'clock in the morning until 10 o'clock at night.

The first day's business consisted of 600 new accounts. Floral pieces of elaborate design, representing $1,000 worth of blooms, filled the corridors. An orchestra played day and evening.

Cigars and 5,000 roses were presented to the visitors. Oiled paper rain hoods to protect women's hats were given away. The reception committee, including officers of the bank, consisted of Ernest E. Hart, president; Edward B. Lucius, vice-president; Russell L. Blount, cashier and vice-president; and George V. Olson, assistant cashier.

Directors who welcomed friends and patrons were Joseph Dimond, R. C. Foster, Charles R. Fuller, Edgar James, Cornelius S. Kelly, James F. McGlone, E. A. Rysdon, W. F. Voight, and Frank C. Weber.

Since April, 1919, the bank had been located in a building at 75th st. and Vincennes ave., measuring 20 by 50 feet. Its business increased until the quarters no longer accommodated the growth of the institution. During the last year the volume of business has doubled. The former capital of $100,000 has become $200,000 now, and the surplus of $20,000 has grown to $75,000, Mr. Blount stated Tuesday.

The present bank building is considered one of the finest in the city and has been built of terra cotta, with Corinthian pillars at the entrance and an Italian marble interior. The floors are of terrazza. A skylight occupying four-fifths of the roof lights the place in the daytime, and at night 100 electric lights concealed above it give illumination.

A special ventilation system of fans above the roof keeps the air fresh. The structure's dimensions are 40x145 feet. There are three vaults and 4,000 safety deposit boxes. A door weighing sixteen tons closes the vault and is large enough for use in a $10,000,000 bank, according to the cashier.

Incident to its removal, the bank practically doubled its staff of employes. The twelve booths in the bank are of plate glass, supplanting the old-fashioned metal cages.

Watch Night Service at the E. F. M. E. Church

The following is the program of the Watch Night meeting to be held in the Englewood First Methodist Episcopal church Wednesday evening, December 31, 1921.

8:30 p. m. to 9:00 p. m., Song Service, Mr. George D. Barrett, leader; 9 p. m. to 9:30 p. m., "Shadows and Sunshine in Chicago" (a) "Chicago at Its Worst," address by Mrs. Robert Nightengale; (b) "Chicago at Its Best," address by Prof. Neumeyer. 9:30 p. m. to 10 p. m., "As I Like It"; (a) "What I Would Like to See Accomplished in the Sunday School This New Year," address, Clarence Oxnam; (b) "What I Would Like to See Accomplished by the Young People of the Church This New Year," address, James Belch; (c) "What I Would Like to See Accomplished by the Women of the Church This New Year," address, Mrs. Ada Travis; (d) "What I Would Like to See Accomplished by the Men of the Church This New Year," address, Harry Baumgartner. 10 p. m. to 10:45 p. m., social hour. Refreshments served by the Woman's League.

10:45 p. m. to 11:30 p. m.—Launching the ship, "Good New Year." (a) "Equipment for the Voyage," address, Melville Finlayson; (b) "Dangers of the Voyage," address, Dr. N. H. Dugger; (c) "The Harbor Toward Which We Sail," address, Mrs. Charles Whitney. 11:30 p. m. to 12 o'clock, Consecration service led by the pastor, Rev. C. Claud Travis.

Local Talent At Chicago and Tivoli Theatres

Harriet Garner and forty-two other pupils from the Ethel Morgan School of Dancing are appearing this week, commencing December 22, for one week at the Chicago theater and two weeks at the Tivoli theater.

The act is different the second week at the Tivoli, 63rd and the Grove.

Senator Deneen to Speak at Thoburn

"The Value of the Church in the Community" is the subject upon which Senator Charles S. Deneen will speak at 7:45 o'clock Sunday night at the Thoburn M. E. church, 64th and Paulina sts. The talk will constitute his first public address in West Englewood since his election to the United States senate, and friends and neighbors will have an opportunity to tender him a reception.

Musical numbers will be given by Archer Ballantine, soloist, and by the large Thoburn choir and orchestra. The committee arranging the event consists of the pastor, Dr. J. H. DeLacy; William Mitchell, chairman; C. N. Bergstrom, John Bain, Rudolph Schoeppe, L. G. Groebe, and H. W. Elmore.

Sunday, December 28th, at the Englewood Baptist Church

Cor. Englewood & Stewart Ave.
Charles Alvin Brooks, Pastor

At 10:30 a. m. the pastor will preach on "Yet Another Year," and in the evening, at 7:30 he will speak on "Ring Out the Old." There will be good music by the chorus choir, directed by Mr. Robert H. Harper, and by our soloist, Mrs. Isabelle Walker Kuehne. You are invited to attend our services.

Jack Dalton Curio Man Fights Off the Police

Barricading the doors of his "curio" shop at 227 W. 63rd st. Monday morning, "Capt." Jack A. Dalton became insane and defied the Englewood police to enter as he stood on guard with a shotgun.

Dalton had complained to the police of the theft of merchandise from his store, and Sergt. Coffey was sent to investigate the complaint. When he arrived at the store the "Captain" met him with a gun in each hand and threatened to shoot. Sergeant Coffey withdrew and called the Englewood police station for reserves. In the meantime Dalton had piled cases and books about the front and back doors of the store.

Captain Michael Lee ordered a dozen officers to the scene, and while some stood outside to prevent pedestrians from being shot should the "Captain" fire through the front window, the rest of the detail broke in the back door and placed him under arrest.

He had "cleared the decks for war," and on searching the place the police found two small boys hid under a mattress. They told the police that they worked for Dalton and received books in pay. They were turned over to their parents.

Complaints have often been made in regard to Dalton's practice of harboring children in the store, and many attempts have been made to evict him from the premises. According to the police, he was recently released from an asylum for the insane, where he had been confined for four years.

Judge Francis B. Allegretti ordered him sent to the psychopathic hospital for examination Tuesday when he was arraigned in the Grand Crossing court on a disorderly conduct charge. Should he be found sane, he will be tried January 9.

Japanese Importer Beaten by Bandit

Beaten into unconsciousness by a lone bandit, Hy Maeyama, importer of Japanese novelties, 311 W. 63rd st., was robbed of $60 and a gold watch by a lone bandit Monday morning. Maeyama, who conducts the store in partnership with his brother, was alone at the time the thief entered, shortly after the store was opened. He was taken to St. Bernard's hospital by the Englewood police where he received treatment for a severe scalp wound.

The House That Sells Hardware That Wears, Wishes All Their Friends

A Merry Christmas
and
A Prosperous and Happy New Year

Hocking & Penhallegon
Hardware and Paints
500-502 W. 63rd St. Phone Went. 0030
OILS, GLASS, VARNISHES, BRUSHES, ETC.
Furnaces and Sheet Metal Work

NATIONAL THEATRE
TWICE DAILY 2:30 & 8:30 P.M.
HALSTED NEAR 63rd
HOME OF MUTUAL BURLESQUE

BEAUTY PARADERS
With
Minnie "Bud" Harrisson

DON'T FORGET OUR MIDNITE SHOW NEW YEAR'S EVE
Week Commencing Sunday, December 28
STARTING AT 11:30
Souvenirs for All

Maeyama Bros.
7714 S. Halsted Street
PHONE VINCENNES 3945

TO our many friends and patrons we desire to extend the GREETINGS of the SEASON and wish you a HAPPY, PROSPEROUS New Year.

COAL
Eastman Pocahontas
The Best Coal Mined

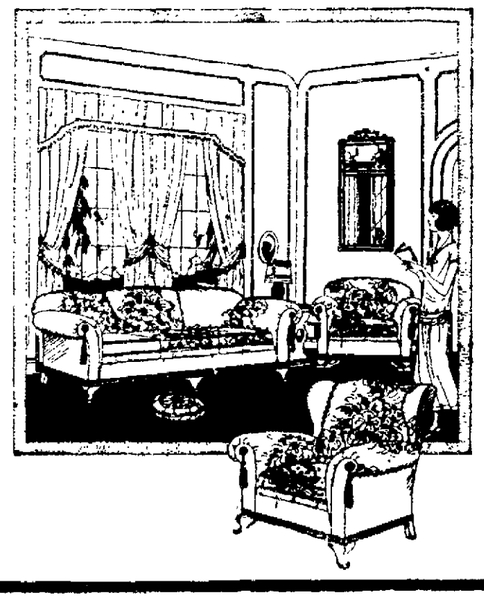
Start burning Eastman Pocahontas. You will get more steam, fewer ashes and no clinkers.

ORDER A LOAD TODAY

Eastman Coal Company
THREE BIG YARDS
252 W. 69th St. 3443 S. La Salle St.
17th and Robey Sts.
TEL. ALL DEPTS., WENTWORTH 3215

Phone Normal 4900
Oscar Anderson
Coal, Wood, Moving and Expressing
6559 Emerald Avenue

Harder Furniture Co.
6156-62 Wentworth Avenue
PHONE DOUGLAS 3800



New and Used Furniture
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Very Low Prices
We Can Furnish Your Home Complete
We Do Packing, Storing, Shipping and Moving
Open from 7 a.m. to 6 p.m.

New Year's Greeting

We take this opportunity to thank our patrons for their generous patronage during the year 1921 and may the new year--1925--be one of prosperity and happiness for you and yours---And our wish is to continue serving you with honest tailoring--your money's worth delivered with every garment we make.

Thirty-two years of sincere service to the good people of Englewood and Chicago.

Sam Stangle & Sons, Tailors
722 West Sixty-third Street

EASTMAN
Beauty Shop
438 W. 63rd St.
NEAR NORMAL BLVD.
Phone Wentworth 6281
Open Tuesday, Thursday, Friday and Saturday Evenings
Shampoo 50c
Marcel 50c
Any Morning Except Saturday
GIFTS
for weddings, showers, prizes, etc. Imported fancy work, kerchiefs, gloves, hosiery, beads, etc.